

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

| Status                    | Created By           | Created On | Date Submitted |
|---------------------------|----------------------|------------|----------------|
| Pending Industry Response | Cherri Sanders-Jones | 07/24/2015 | 07/24/2015     |
| Pending Industry Response | Cherri Sanders-Jones | 07/24/2015 | 07/24/2015     |

#### Response Letters

| Responded By | Created On | Date Submitted |
|--------------|------------|----------------|
| Ngan Nguyen  | 07/31/2015 | 07/31/2015     |
| Ngan Nguyen  | 07/31/2015 | 07/31/2015     |

State: Pennsylvania Filing Company: UPMC Health Options, Inc.  
 TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other  
 Product Name: UPMC HO 2016 Individual  
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## Objection Letter

|                         |                           |
|-------------------------|---------------------------|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date   | 07/24/2015                |
| Submitted Date          | 07/24/2015                |
| Respond By Date         | 07/31/2015                |

Dear John Wisniewski,

### Introduction:

July 24, 2015

John Wisniewski, Director, Actuary  
 1 Chatham Center  
 112 Washington Place  
 Pittsburgh, PA 15219

RE: UPMC Health Options, Inc. – Individual – PPO and EPO  
 Received: May 15, 2015 SERFF Tracking# UPMC-130071357

Dear Mr. Wisniewski:

The Pennsylvania Insurance Department has received your responses to my June 15, 2015 letter and conducted a review. Many of the responses, to my June 15, 2015 letter, were less than adequate or did not address the question. Thus, the questions below remain. Additionally, please remove any extraneous exhibits, references or worksheets that do not pertain to the captioned filing. Also, please include in the exhibit/worksheet name the question number to which you are responding. In order to continue the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 7 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

1. The filing proposes an EPO and PPO rate increase of 9.9% and 9.6%, respectively. For each product, please show how this increase breaks down by the following:

- Impact of medical claim trend;
- Revisions to assumptions about population morbidity and the projected population distribution;
- Changes to the reinsurance program;
- Changes in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Changes in pricing models used to determine the impact of cost sharing design;
- Changes in provider networks and contracts.

2. Your URRT and narrative do not meet the standard as prescribed by CMS in the 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I (v2.0.4, II, and III) version 2/21/15. Please provide a URRT (Worksheet 1 and 2) and narrative that meet the level of detail required.

3. Please confirm that section I of Worksheet I of the URRT contains the experience for the captioned company only and the Individual market only. It is my understanding that Section I of worksheet I of the URRT is to contain the single risk pool data for a given issuer, state and market. Based on a review of the experience included in the URRT for Health Options and Health Coverage, this is not the case. Please revise to reflect data solely for the named issuer for calendar year 2014.

4. The Department notes that the rate increase identified in the actuarial memorandum is not consistent with the Row 25 of Worksheet 2 of the URRT. Please review and revise for consistency.

5. Please be advised that if the URRT is completed correctly, row 28 of Worksheet 2 should automatically populate the average product rate increase. Please review and revise as necessary to ensure that row 28 of Worksheet 2 reflects the average product rate increase for each product. This increase should be consistent with the increase noted in the actuarial memorandum and the Company Rate Information in the SERFF Rate/Rule Schedule tab.

6. Please review the company rate information contained in the Rate/Rule Schedule tab to ensure that the correct rate increase

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information is reflected.

7.If the captioned company has credible 2014 experience period data, please explain why no credibility is assigned to this data. Additionally explain why the Projection Period fields for population risk morbidity, other and cost and utilization trend are not populated.

8.The narrative for the Credibility Manual Rate Development indicates 5 segments of incurred claims data was used in the development of the manual rate. Please show the development of and provide a discussion as to how the data from each segment was adjusted to reflect the projected rate for the individual commercial market identified in cell V32 in worksheet I of the URRT.

9.Your actuarial memorandum does not meet the standard as prescribed by CMS in the 2016 Unified Rate Review Instructions (Rate Filing Justification: Parts I (v2.0.4, II, and III) version 2/21/15. Please provide an actuarial memorandum that contains the detailed narrative and explains the basis for the assumptions used in developing the Index rate in the URRT, per the URRT and the Actuarial Memorandum Instructions. Also, if the URRT is not the basis for premium rate development, please provide an actuarial memorandum that describes the rate development process. Please note the actuarial certifications required.

10.Please ensure that your revised actuarial memorandum includes a discussion of the development of the proposed trend. Also, provide support for the trend.

11.Please provide a stand-alone exhibit that shows the development of the Consumer Adjusted Index Rate for a 21 year old for each plan, network and area starting from the Experience Period Index Rate. The developed Consumer Adjusted Index Rate for a 21 year old for each plan, network and area should be the same rate as identified in the Federal Rate Template.

12.Please revise the Department Rate Exhibit to show the corresponding contract form # for each Plan ID.

13.Please provide a stand-alone Excel exhibits that show the development of all calibration adjustments.

14.The Department notes that Worksheet II of the URRT shows different plan design options than the SCID Crosswalk and the plans shown in the Plan Tab of the Binder. Please ensure that all plan options are shown in the SCID Crosswalk and are consistent between these worksheets. Please ensure that the plan designs in the SCID are consistent with Worksheet II of the URRT, the Federal Rates Template, the Department's Rate Exhibit and the Contract Form Filing.

15.Please provide the schedule of benefits for each offered plan as well as the corresponding AV screenshots. Please include the contract form number on the schedule of benefits.

16.Please be advised that each time the URRT is changed in SERFF, the URRT in HIOS must also be updated. Please acknowledge your understanding and certify that you are in compliance.

17.In response to question #15, the SERFF#s identified for both markets are not for the captioned UPMC company. Does the captioned company offer transitional policies in Pennsylvania? If so, what markets (individual and/or small group). Please provide the SERFF # for the approved transitional rate filing(s) and the number of transitional members enrolled in each market as of April 1, 2015.

Please note that many of the items mentioned above should be incorporated in the revised actuarial memorandum.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2010 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.

Sincerely,

Cherri Sanders-Jones  
Actuarial Review Division  
Bureau of Accident & Health Insurance

**Conclusion:**

Sincerely,

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Cherri Sanders-Jones

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## Objection Letter

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| Submitted Date          | 07/24/2015                |
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July 24, 2015

John Wisniewski, Director, Actuary  
1 Chatham Center  
112 Washington Place  
Pittsburgh, PA 15219

RE: UPMC Health Options, Inc. – Individual – PPO and EPO  
Received: May 15, 2015 SERFF Tracking# UPMC-130071357

Dear Mr. Wisniewski:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided within 14 days of the date of this letter. If you have any questions or difficulties in providing the information within this time frame, please call me.

1. The filing proposes an EPO and PPO rate increase of 9.9% and 9.6%, respectively. For each product, please show how this increase breaks down by the following:

- Impact of medical claim trend;
- Revisions to assumptions about population morbidity and the projected population distribution;
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6. Please review the company rate information contained in the Rate/Rule Schedule tab to ensure that the correct rate increase information is reflected.

7. If the captioned company has credible 2014 experience period data, please explain why no credibility is assigned to this data. Additionally explain why the Projection Period fields for population risk morbidity, other and cost and utilization trend are not

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Please note that many of the items mentioned above should be incorporated in the revised actuarial memorandum.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets (version 2010 or less). Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 787-5172.

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Cherri Sanders-Jones

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## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 07/31/2015         |
| Submitted Date         | 07/31/2015         |

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*Dear Cherri Sanders-Jones,*

**Introduction:**

*Hello Cherri,*

*Please see the responses below.*

*Thank you,  
Ngan*

**Response 1**

**Comments:**

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Q#Response

1We are seeking 9.9% increase for EPO and 9.4% increase for PPO. The break down is below:

The impact of medical trend is 5.9%. The base data was trended to the rating period using a trend derived by looking at data for the period from 10/01/2012 - 09/30/2013 to 10/01/2013 - 09/30/2014 paid through June 2015.

The revisions to assumptions about population morbidity is -2% for Individual Health Coverage. We assume more healthy people will enter the pool.

Reinsurance recovery assumption changed from 5.1% to 2.1%. 5.1% from 2015. For 2014 reinsurance recovery is 5.1%. Contribution amount is \$44 PMPY for 2015 and \$27 PMPY for 2016. We assume 50% increase in individual market and more people are aware. So reinsurance recovery for 2016 is:  $5.1\% * 27 / 44 * 1 / 1.50 = 2.1\%$

Changes in cost sharing to ensure that plans comply with Actuarial Value requirements: We have made business decision to make this 0% impact.

We used HHS AV calculator to calculate cost sharing design for both 2015 and 2016 pricing.

Commercial Individual Premium and Standard networks no longer receive the 2.5% discount. Individual Select and Partner networks do not change in term of discount.

2An updated URRT has been uploaded.

3An updated URRT has been uploaded.

4An updated actuarial memorandum has been uploaded.

5An updated URRT has been uploaded.

6This has been updated.

7There are only 99 member months for Individual Health Option. It's not credible enough to use and manual rate was used instead.

8Data was adjusted to account for fee schedule differences and to normalize for risk scores calculated by a vendor model. Fee schedules were assumed to be the same across commercial lines of business. The relativity between Medicaid and commercial was assumed to be .75.

9An updated actuarial memorandum has been uploaded.

10Please see the section about trend development in Credibility Manual Rate Development of the Actuarial Memorandum.

11Please see the uploaded "ACA pricing model\_plan-specific\_v051 -- submit to PID -- from Allowed to CAPR by area.xlsx" file.

12This was been reviewed and corrected.

13Please see Calibrate Age factor exhibit

14Per our phone conversation we agreed that a Crosswalk Reasoning Exhibit was no longer needed. The guidance that UPMC used in the determination of new SCID assignment came from our interpretation of published directions provided to all issuers. The guidance used was from the Uniform Modification of Coverage language (144.103). There were no calls or separate email communication between CMS and UPMC in response to the assignment of new SCID's for the plans previously outlined. Please note that to date CMS has made no inquiries about our assignment of new SCIDs in our QHP submission.

15The SOB's with no data have been removed. Please see the remaining SOB's and AV screenshots.

16We will petition to upload our new URRT into HIOS.

17There are no transitional policies under Individual Health Options

**Changed Items:**

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**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Rate Table (A&H)                              |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Page Filing Format.pdf<br>RateTables.xls |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>Rate Table (A&amp;H)</i>                   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Page Filing Format.xlsx</i>           |

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|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Actuarial Memorandum and Certifications  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br>16322_Actuarial Memo_UPMC HO_Individual_2015-07-30.pdf  |
| <i>Previous Version</i>  |  |
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| <i>Previous Version</i>  |  |
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| <b>Comments:</b>         |  |
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| <b>Satisfied - Item:</b> | Unified Rate Review Template   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 2016_UnifiedRateReview_Template.xlsm   |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>  |
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|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memo - redacted                                       |
| <b>Comments:</b>         | The redacted version of the Actuarial Memo is attached.         |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_2015-07-30_redacted.pdf |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>   |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>   |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-28_redacted.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_2015-06-29_redacted.pdf</i> |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-28_redacted.pdf</i> |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13_redacted.pdf</i> |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

**State:** Pennsylvania  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005C Individual - Other  
**Product Name:** UPMC HO 2016 Individual  
**Project Name/Number:** /

**Filing Company:** UPMC Health Options, Inc.

### Supporting Document Schedule Item Changes

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Rate Table (A&H)                              |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Page Filing Format.pdf<br>RateTables.xls |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>Rate Table (A&amp;H)</i>                   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Page Filing Format.xlsx</i>           |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Actuarial Memorandum and Certifications  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br>16322_Actuarial Memo_UPMC HO_Individual_2015-07-30.pdf  |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Actuarial Memorandum and Certifications</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_2015-06-29.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Actuarial Memorandum and Certifications</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf</i>  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Unified Rate Review Template   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 2016_UnifiedRateReview_Template.xlsm   |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>2016_UnifiedRateReview_Template.xlsm<br/>2016_UnifiedRateReview_Template.xlsm</i> |
| <i>Previous Version</i>  |  |

**SERFF Tracking #:**

UPMC-130071357

**State Tracking #:**

UPMC-130071357

**Company Tracking #:****State:**

Pennsylvania

**Filing Company:**

UPMC Health Options, Inc.

**TOI/Sub-TOI:**

H161 Individual Health - Major Medical/H161.005C Individual - Other

**Product Name:**

UPMC HO 2016 Individual

**Project Name/Number:**

/

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>         |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>2016_UnifiedRateReview_Template.xlsm</i> |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memo - redacted                                       |
| <b>Comments:</b>         | The redacted version of the Actuarial Memo is attached.         |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_2015-07-30_redacted.pdf |

*Previous Version*

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|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>   |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>   |
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| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
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*Previous Version*

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| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13_redacted.pdf</i> |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Pricing Model  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to CAPR by area.xlsx |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Pricing Model</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i> |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

**State:** Pennsylvania  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005C Individual - Other  
**Product Name:** UPMC HO 2016 Individual  
**Project Name/Number:** /

**Filing Company:** UPMC Health Options, Inc.

### Supporting Document Schedule Item Changes

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Rate Table (A&H)                              |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Page Filing Format.pdf<br>RateTables.xls |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>Rate Table (A&amp;H)</i>                   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Page Filing Format.xlsx</i>           |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Actuarial Memorandum and Certifications  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br>16322_Actuarial Memo_UPMC HO_Individual_2015-07-30.pdf  |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Actuarial Memorandum and Certifications</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_2015-06-29.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Actuarial Memorandum and Certifications</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf</i>  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Unified Rate Review Template   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 2016_UnifiedRateReview_Template.xlsm   |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>2016_UnifiedRateReview_Template.xlsm<br/>2016_UnifiedRateReview_Template.xlsm</i> |
| <i>Previous Version</i>  |  |

**SERFF Tracking #:**

UPMC-130071357

**State Tracking #:**

UPMC-130071357

**Company Tracking #:****State:**

Pennsylvania

**Filing Company:**

UPMC Health Options, Inc.

**TOI/Sub-TOI:**

H16I Individual Health - Major Medical/H16I.005C Individual - Other

**Product Name:**

UPMC HO 2016 Individual

**Project Name/Number:**

/

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>         |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>2016_UnifiedRateReview_Template.xlsm</i> |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memo - redacted                                       |
| <b>Comments:</b>         | The redacted version of the Actuarial Memo is attached.         |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_2015-07-30_redacted.pdf |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>   |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>   |
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| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
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| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
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|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Pricing Model  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to CAPR by area.xlsx |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Pricing Model</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i> |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Redacted responses                        |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Responses to PID questions--redacted.xlsx |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

**Supporting Document Schedule Item Changes**

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Rate Table (A&H)                              |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Rate Page Filing Format.pdf<br>RateTables.xls |
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>Rate Table (A&amp;H)</i>                   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>Rate Page Filing Format.xlsx</i>           |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Actuarial Memorandum and Certifications  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br>16322_Actuarial Memo_UPMC HO_Individual_2015-07-30.pdf  |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Actuarial Memorandum and Certifications</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_2015-06-29.pdf</i> |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Actuarial Memorandum and Certifications</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_supplement for PID_2015-05-13.pdf</i>  |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Unified Rate Review Template   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | 2016_UnifiedRateReview_Template.xlsm   |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>2016_UnifiedRateReview_Template.xlsm<br/>2016_UnifiedRateReview_Template.xlsm</i> |
| <i>Previous Version</i>  |  |

**SERFF Tracking #:**

UPMC-130071357

**State Tracking #:**

UPMC-130071357

**Company Tracking #:****State:**

Pennsylvania

**Filing Company:**

UPMC Health Options, Inc.

**TOI/Sub-TOI:**

H16I Individual Health - Major Medical/H16I.005C Individual - Other

**Product Name:**

UPMC HO 2016 Individual

**Project Name/Number:**

/

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | <i>Unified Rate Review Template</i>         |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>2016_UnifiedRateReview_Template.xlsm</i> |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memo - redacted                                       |
| <b>Comments:</b>         | The redacted version of the Actuarial Memo is attached.         |
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*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>   |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>   |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-28_redacted.pdf<br/>16322_Actuarial Memo_UPMC HO_Individual_2015-06-29_redacted.pdf</i> |

*Previous Version*

|                          |  |
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| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-28_redacted.pdf</i> |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Actuarial Memo - redacted</i>                                       |
| <b>Comments:</b>         | <i>The redacted version of the Actuarial Memo is attached.</i>         |
| <b>Attachment(s):</b>    | <i>16322_Actuarial Memo_UPMC HO_Individual_2015-05-13_redacted.pdf</i> |

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | Pricing Model  |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | ACA pricing model_plan-specific_v051 -- submit to PID -- from Allowed to CAPR by area.xlsx |

*Previous Version*

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | <i>Pricing Model</i>   |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>ACA pricing model_plan-specific_v038-submit to PID.xlsx</i> |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Redacted responses                        |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | Responses to PID questions--redacted.xlsx |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

|                          |                                   |
|--------------------------|-----------------------------------|
| <b>Satisfied - Item:</b> | Calibrated Age Factor Exhibit     |
| <b>Comments:</b>         |                                   |
| <b>Attachment(s):</b>    | Calibrated Age factor Exhibit.pdf |

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

*Sincerely,*

*Ngan Nguyen*

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

## Response Letter

|                        |                    |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date   | 07/31/2015         |
| Submitted Date         | 07/31/2015         |

Dear Cherri Sanders-Jones,

**Introduction:**

Hello Cherri,

Per your note to filer, we disregard these questions as instructed.

Thank you,

Ngan

**Response 1**

**Comments:**

Disregard as instructed in Note to Filer.

**Changed Items:**

| Supporting Document Schedule Item Changes |  |
|---|--|
| <b>Satisfied - Item:</b>                  | SCID Crosswalk Reasoning                       |
| <b>Comments:</b>                          | SCID Crosswalk reasoning file was removed.     |
| <b>Attachment(s):</b>                     |  |
| <i>Previous Version</i>                   |  |
| <b>Satisfied - Item:</b>                  | <i>SCID Crosswalk Reasoning</i>                |
| <b>Comments:</b>                          |  |
| <b>Attachment(s):</b>                     | <i>SCID Crosswalk Reasoning 2015-2016.xlsx</i> |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

**Supporting Document Schedule Item Changes**

|                          |  |
|--------------------------|--|
| <b>Satisfied - Item:</b> | SCID Crosswalk Reasoning                       |
| <b>Comments:</b>         | SCID Crosswalk reasoning file was removed.     |
| <b>Attachment(s):</b>    |  |
| <i>Previous Version</i>  |  |
| <b>Satisfied - Item:</b> | <i>SCID Crosswalk Reasoning</i>                |
| <b>Comments:</b>         |  |
| <b>Attachment(s):</b>    | <i>SCID Crosswalk Reasoning 2015-2016.xlsx</i> |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | SOBs  |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | EPO Cata 2016 Data.xls<br>EPO HSA 2016.xls<br>EPO Standard 2016 Data.xls<br>PPO Cat 2016 Data.xls<br>PPO HSA 2016.xls<br>PPO Standard 2016 Data.xls |

|                          |   |
|--------------------------|---|
| <i>Previous Version</i>  |   |
| <b>Satisfied - Item:</b> | <i>SOBs</i>   |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | <i>2016_I_EPO Bracket.pdf<br/>2016_I_HSA EPO Bracket.pdf<br/>2016_I_HSA PPO Bracket.pdf<br/>2016_I_PPO Bracket.pdf<br/>EPO Cata 2016 Data.xls<br/>EPO HSA 2016.xls<br/>EPO Standard 2016 Data.xls<br/>PPO Cat 2016 Data.xls<br/>PPO HSA 2016.xls<br/>PPO Standard 2016 Data.xls</i> |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,

**SERFF Tracking #:**

UPMC-130071357

**State Tracking #:**

UPMC-130071357

**Company Tracking #:**

---

**State:**

Pennsylvania

**Filing Company:**

UPMC Health Options, Inc.

**TOI/Sub-TOI:**

H16I Individual Health - Major Medical/H16I.005C Individual - Other

**Product Name:**

UPMC HO 2016 Individual

**Project Name/Number:**

/

Ngan Nguyen

**SERFF Tracking #:**

UPMC-130071357

**State Tracking #:**

UPMC-130071357

**Company Tracking #:****State:**

Pennsylvania

**Filing Company:**

UPMC Health Options, Inc.

**TOI/Sub-TOI:**

H16I Individual Health - Major Medical/H16I.005C Individual - Other

**Product Name:**

UPMC HO 2016 Individual

**Project Name/Number:**

/

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name    | Affected Form Numbers (Separated with commas)  | Rate Action | Rate Action Information   | Attachments  |
|----------|----------------------|------------------|--|-------------|---|--|
| 1        |                      | Rate Table - pdf | UPMC-129925778, UPMC-129925810, UPMC-129925830, UPMC-130081504, UPMC-129925845, UPMC-130062758 | Other       | Previous State Filing Number:<br>Rate Action Other Explanation: | Rate Page Filing Format.pdf, RateTables.xls, Rate Page Filing Format.xlsx, |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

---

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

***Attachment RateTables.xls is not a PDF document and cannot be reproduced here.***

***Attachment Rate Page Filing Format.xlsx is not a PDF document and cannot be reproduced here.***

**Company Name**  
**UPMC Health Options, Inc.**  
**Plan Design Summary**

| Company                   | On/Off Exchange | HIOS Plan ID   | Metal Level  | Plan Design Marketing Name                                | Network   | Rating Area   |
|---------------------------|-----------------|----------------|--------------|---|---|---------------|
| UPMC Health Options, Inc. | Both            | 16322PA0040006 | Silver       | UPMC Advantage Silver \$0/\$50 - Premium Network          | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040007 | Silver       | UPMC Advantage Silver \$1750/\$30 - Premium Network       | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040008 | Silver       | UPMC Advantage Silver \$3,250/\$10 - Premium Network      | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040010 | Gold         | UPMC Advantage Gold \$750/\$10 - Premium Network          | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040012 | Platinum     | UPMC Advantage Platinum \$250/\$20 - Premium Network      | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040024 | Bronze       | UPMC Advantage Bronze \$6,200/\$35 - Premium Network      | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040025 | Silver       | UPMC Advantage Silver HSA \$2,600/20% - Premium Network   | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0040026 | Catastrophic | UPMC Advantage Catastrophic \$6,850/\$0 - Premium Network | IND 29 County PPO - 29C Premium w/Dominion PPO            | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050029 | Silver       | UPMC Advantage Silver \$0/\$50 - Select Network           | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050030 | Silver       | UPMC Advantage Silver \$1,750/\$30 - Select Network       | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050031 | Silver       | UPMC Advantage Silver \$3,250/\$10 - Select Network       | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050033 | Gold         | UPMC Advantage Gold \$750/\$10 - Select Network           | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050035 | Platinum     | UPMC Advantage Platinum \$250/\$20 - Select Network       | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050100 | Bronze       | UPMC Advantage Bronze \$6,200/\$35 - Partner Network      | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050101 | Bronze       | UPMC Advantage Bronze \$6,200/\$35 - Select Network       | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050102 | Silver       | UPMC Advantage Silver \$0/\$50 - Partner Network          | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050103 | Silver       | UPMC Advantage Silver \$1,750/\$30 - Partner Network      | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050104 | Silver       | UPMC Advantage Silver \$3,250/\$10 - Partner Network      | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050105 | Silver       | UPMC Advantage Silver HSA \$2,600/20% - Partner Network   | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050106 | Gold         | UPMC Advantage Gold \$750/\$10 - Partner Network          | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050107 | Platinum     | UPMC Advantage Platinum \$250/\$20 - Partner Network      | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050108 | Silver       | UPMC Advantage Silver HSA \$2,600/20% - Select Network    | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050111 | Catastrophic | UPMC Advantage Catastrophic \$6,850/\$0 -Partner Network  | IND 4 County Alleg-Erie - EPO - 4C Partner w/Dominion PPO | 1, 2, 4, 5, 6 |
| UPMC Health Options, Inc. | Both            | 16322PA0050112 | Catastrophic | UPMC Advantage Catastrophic \$6,6850/\$0 - Select Network | IND 5 County EPO - 5C Select w/Dominion PPO               | 1, 2, 4, 5, 6 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual PPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0040006                             |          | 16322PA0040007                                |          | 16322PA0040007                                |          | 16322PA0040007                                |          |
|--------------------------|--|----------|--|----------|--|----------|--|----------|--|----------|---|----------|---|----------|---|----------|
| Plan ID (Off Exchange)=> | 16322PA0040006                             |          | 16322PA0040007                                |          | 16322PA0040007                                |          | 16322PA0040007                                |          |
| Form # =>                | 2016 PPO                                   |          | 2016 PPO                                      |          | 2016 PPO                                      |          | 2016 PPO                                      |          |
| Rating Area =>           | 1  |          | 2  |          | 4  |          | 5  |          | 6  |          | 1   |          | 2   |          | 4   |          |
| Network =>               | Dority PPO - 29C Premium w/Dority          |          | Dority PPO - 29C Premium w/Dority             |          | Dority PPO - 29C Premium w/Dority             |          | Dority PPO - 29C Premium w/Dority             |          |
| Metal =>                 | Silver                                     |          | Silver  |          | Silver  |          | Silver  |          |
| Plan Name =>             | Dority Advantage Silver \$0/\$50 - Premium |          | Dority Advantage Silver \$1750/\$30 - Premium |          | Dority Advantage Silver \$1750/\$30 - Premium |          | Dority Advantage Silver \$1750/\$30 - Premium |          |
| Deductible =>            | \$0/\$0                                    |          | \$0/\$0                                    |          | \$0/\$0                                    |          | \$0/\$0                                    |          | \$0/\$0                                    |          | \$1,750/\$3,500                               |          | \$1,750/\$3,500                               |          | \$1,750/\$3,500                               |          |
| Coinsurance =>           | 0%   |          | 0%   |          | 0%   |          | 0%   |          | 0%   |          | 20%   |          | 20%   |          | 20%   |          |
| Copays =>                | \$50                                       | \$100    | \$50                                       | \$100    | \$50                                       | \$100    | \$50                                       | \$100    | \$50                                       | \$100    | \$30  | \$80     | \$30  | \$80     | \$30  | \$80     |
| OOP Maximum =>           | \$6,850/\$13,700                           |          | \$6,850/\$13,700                           |          | \$6,850/\$13,700                           |          | \$6,850/\$13,700                           |          | \$6,850/\$13,700                           |          | \$6,600/\$13,200                              |          | \$6,600/\$13,200                              |          | \$6,600/\$13,200                              |          |
| Dental (Yes/No)          | Yes  |          | Yes   |          | Yes   |          | Yes   |          |
| Age Band                 | Non-Tobacco                                | Tobacco  | Non-Tobacco                                   | Tobacco  | Non-Tobacco                                   | Tobacco  | Non-Tobacco                                   | Tobacco  |
| 0-20                     | \$114.95                                   | \$114.95 | \$126.79                                   | \$126.79 | \$114.95                                   | \$114.95 | \$126.79                                   | \$126.79 | \$135.94                                   | \$135.94 | \$114.53                                      | \$114.53 | \$126.33                                      | \$126.33 | \$114.53                                      | \$114.53 |
| 21                       | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$214.07                                   | \$219.43 | \$180.36                                      | \$184.87 | \$198.94                                      | \$203.92 | \$180.36                                      | \$184.87 |
| 22                       | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$214.07                                   | \$219.43 | \$180.36                                      | \$184.87 | \$198.94                                      | \$203.92 | \$180.36                                      | \$184.87 |
| 23                       | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$214.07                                   | \$219.43 | \$180.36                                      | \$184.87 | \$198.94                                      | \$203.92 | \$180.36                                      | \$184.87 |
| 24                       | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$181.02                                   | \$185.55 | \$199.66                                   | \$204.66 | \$214.07                                   | \$219.43 | \$180.36                                      | \$184.87 | \$198.94                                      | \$203.92 | \$180.36                                      | \$184.87 |
| 25                       | \$181.75                                   | \$186.29 | \$200.46                                   | \$205.48 | \$181.75                                   | \$186.29 | \$200.46                                   | \$205.48 | \$214.93                                   | \$220.30 | \$181.09                                      | \$185.61 | \$199.74                                      | \$204.73 | \$181.09                                      | \$185.61 |
| 26                       | \$185.37                                   | \$190.00 | \$204.46                                   | \$209.57 | \$185.37                                   | \$190.00 | \$204.46                                   | \$209.57 | \$219.21                                   | \$224.69 | \$184.69                                      | \$189.31 | \$203.72                                      | \$208.81 | \$184.69                                      | \$189.31 |
| 27                       | \$189.71                                   | \$194.46 | \$209.25                                   | \$214.48 | \$189.71                                   | \$194.46 | \$209.25                                   | \$214.48 | \$224.35                                   | \$229.82 | \$189.02                                      | \$193.75 | \$208.49                                      | \$213.71 | \$189.02                                      | \$193.75 |
| 28                       | \$196.77                                   | \$201.69 | \$217.04                                   | \$222.46 | \$196.77                                   | \$201.69 | \$217.04                                   | \$222.46 | \$232.70                                   | \$238.52 | \$196.06                                      | \$200.96 | \$216.25                                      | \$221.66 | \$196.06                                      | \$200.96 |
| 29                       | \$202.57                                   | \$207.63 | \$223.42                                   | \$229.01 | \$202.57                                   | \$207.63 | \$223.42                                   | \$229.01 | \$239.55                                   | \$245.54 | \$201.83                                      | \$206.87 | \$222.62                                      | \$228.18 | \$201.83                                      | \$206.87 |
| 30                       | \$205.46                                   | \$210.60 | \$226.62                                   | \$232.28 | \$205.46                                   | \$210.60 | \$226.62                                   | \$232.28 | \$242.97                                   | \$249.05 | \$204.71                                      | \$209.83 | \$225.80                                      | \$231.45 | \$204.71                                      | \$209.83 |
| 31                       | \$209.81                                   | \$215.05 | \$231.41                                   | \$237.20 | \$209.81                                   | \$215.05 | \$231.41                                   | \$237.20 | \$248.11                                   | \$254.31 | \$209.04                                      | \$214.27 | \$230.58                                      | \$236.34 | \$209.04                                      | \$214.27 |
| 32                       | \$214.15                                   | \$219.51 | \$236.20                                   | \$242.11 | \$214.15                                   | \$219.51 | \$236.20                                   | \$242.11 | \$253.25                                   | \$259.58 | \$213.37                                      | \$218.71 | \$235.35                                      | \$241.23 | \$213.37                                      | \$218.71 |
| 33                       | \$216.87                                   | \$222.29 | \$239.20                                   | \$245.18 | \$216.87                                   | \$222.29 | \$239.20                                   | \$245.18 | \$256.46                                   | \$262.87 | \$216.08                                      | \$221.48 | \$238.34                                      | \$244.29 | \$216.08                                      | \$221.48 |
| 34                       | \$219.76                                   | \$225.26 | \$242.39                                   | \$248.45 | \$219.76                                   | \$225.26 | \$242.39                                   | \$248.45 | \$259.89                                   | \$266.38 | \$218.96                                      | \$224.44 | \$241.52                                      | \$247.56 | \$218.96                                      | \$224.44 |
| 35                       | \$221.21                                   | \$226.74 | \$243.99                                   | \$250.09 | \$221.21                                   | \$226.74 | \$243.99                                   | \$250.09 | \$261.60                                   | \$268.14 | \$220.40                                      | \$225.91 | \$243.11                                      | \$249.19 | \$220.40                                      | \$225.91 |
| 36                       | \$222.66                                   | \$228.23 | \$245.59                                   | \$251.73 | \$222.66                                   | \$228.23 | \$245.59                                   | \$251.73 | \$263.31                                   | \$269.89 | \$221.85                                      | \$227.39 | \$244.70                                      | \$250.82 | \$221.85                                      | \$227.39 |
| 37                       | \$224.11                                   | \$229.71 | \$247.18                                   | \$253.36 | \$224.11                                   | \$229.71 | \$247.18                                   | \$253.36 | \$265.02                                   | \$271.65 | \$223.29                                      | \$228.87 | \$246.29                                      | \$252.45 | \$223.29                                      | \$228.87 |
| 38                       | \$225.56                                   | \$231.19 | \$248.78                                   | \$255.00 | \$225.56                                   | \$231.19 | \$248.78                                   | \$255.00 | \$266.74                                   | \$273.40 | \$224.73                                      | \$230.35 | \$247.88                                      | \$254.08 | \$224.73                                      | \$230.35 |
| 39                       | \$228.45                                   | \$234.16 | \$251.98                                   | \$258.28 | \$228.45                                   | \$234.16 | \$251.98                                   | \$258.28 | \$270.16                                   | \$276.92 | \$227.62                                      | \$233.31 | \$251.07                                      | \$257.34 | \$227.62                                      | \$233.31 |
| 40                       | \$231.35                                   | \$237.13 | \$255.17                                   | \$261.55 | \$231.35                                   | \$237.13 | \$255.17                                   | \$261.55 | \$273.59                                   | \$280.43 | \$230.51                                      | \$236.27 | \$254.25                                      | \$260.61 | \$230.51                                      | \$236.27 |
| 41                       | \$235.69                                   | \$241.59 | \$259.96                                   | \$266.46 | \$235.69                                   | \$241.59 | \$259.96                                   | \$266.46 | \$278.72                                   | \$285.69 | \$234.83                                      | \$240.70 | \$259.02                                      | \$265.50 | \$234.83                                      | \$240.70 |
| 42                       | \$239.86                                   | \$245.85 | \$264.55                                   | \$271.17 | \$239.86                                   | \$245.85 | \$264.55                                   | \$271.17 | \$283.65                                   | \$290.74 | \$238.98                                      | \$244.96 | \$263.60                                      | \$270.19 | \$238.98                                      | \$244.96 |
| 43                       | \$245.65                                   | \$251.79 | \$270.94                                   | \$277.72 | \$245.65                                   | \$251.79 | \$270.94                                   | \$277.72 | \$290.50                                   | \$297.76 | \$244.75                                      | \$250.87 | \$269.97                                      | \$276.72 | \$244.75                                      | \$250.87 |
| 44                       | \$252.89                                   | \$259.21 | \$278.93                                   | \$285.90 | \$252.89                                   | \$259.21 | \$278.93                                   | \$285.90 | \$299.06                                   | \$306.54 | \$251.97                                      | \$258.27 | \$277.92                                      | \$284.87 | \$251.97                                      | \$258.27 |
| 45                       | \$261.40                                   | \$267.93 | \$288.31                                   | \$295.52 | \$261.40                                   | \$267.93 | \$288.31                                   | \$295.52 | \$309.12                                   | \$316.85 | \$260.44                                      | \$266.96 | \$287.27                                      | \$294.46 | \$260.44                                      | \$266.96 |
| 46                       | \$271.53                                   | \$278.32 | \$299.49                                   | \$306.98 | \$271.53                                   | \$278.32 | \$299.49                                   | \$306.98 | \$321.11                                   | \$329.14 | \$270.54                                      | \$277.31 | \$298.41                                      | \$305.88 | \$270.54                                      | \$277.31 |
| 47                       | \$282.94                                   | \$290.01 | \$312.07                                   | \$319.88 | \$282.94                                   | \$290.01 | \$312.07                                   | \$319.88 | \$334.60                                   | \$342.96 | \$281.91                                      | \$288.96 | \$310.95                                      | \$318.72 | \$281.91                                      | \$288.96 |
| 48                       | \$295.97                                   | \$303.37 | \$326.45                                   | \$334.61 | \$295.97                                   | \$303.37 | \$326.45                                   | \$334.61 | \$350.01                                   | \$358.76 | \$294.89                                      | \$302.27 | \$325.27                                      | \$333.40 | \$294.89                                      | \$302.27 |
| 49                       | \$308.83                                   | \$316.55 | \$340.62                                   | \$349.14 | \$308.83                                   | \$316.55 | \$340.62                                   | \$349.14 | \$365.21                                   | \$374.34 | \$307.70                                      | \$315.39 | \$339.40                                      | \$347.88 | \$307.70                                      | \$315.39 |
| 50                       | \$323.31                                   | \$331.39 | \$356.60                                   | \$365.51 | \$323.31                                   | \$331.39 | \$356.60                                   | \$365.51 | \$382.33                                   | \$391.89 | \$322.13                                      | \$330.18 | \$355.31                                      | \$364.19 | \$322.13                                      | \$330.18 |
| 51                       | \$337.61                                   | \$346.05 | \$372.37                                   | \$381.68 | \$337.61                                   | \$346.05 | \$372.37                                   | \$381.68 | \$399.25                                   | \$409.23 | \$336.38                                      | \$344.79 | \$371.03                                      | \$380.30 | \$336.38                                      | \$344.79 |
| 52                       | \$353.36                                   | \$362.19 | \$389.74                                   | \$399.48 | \$353.36                                   | \$362.19 | \$389.74                                   | \$399.48 | \$417.87                                   | \$428.32 | \$352.07                                      | \$360.87 | \$388.34                                      | \$398.04 | \$352.07                                      | \$360.87 |
| 53                       | \$369.29                                   | \$378.52 | \$407.31                                   | \$417.49 | \$369.29                                   | \$378.52 | \$407.31                                   | \$417.49 | \$436.71                                   | \$447.63 | \$367.94                                      | \$377.14 | \$405.84                                      | \$415.99 | \$367.94                                      | \$377.14 |
| 54                       | \$386.48                                   | \$396.14 | \$426.28                                   | \$436.94 | \$386.48                                   | \$396.14 | \$426.28                                   | \$436.94 | \$457.04                                   | \$468.47 | \$385.07                                      | \$394.70 | \$424.74                                      | \$435.36 | \$385.07                                      | \$394.70 |
| 55                       | \$403.68                                   | \$413.77 | \$445.25                                   | \$456.38 | \$403.68                                   | \$413.77 | \$445.25                                   | \$456.38 | \$477.38                                   | \$489.32 | \$402.21                                      | \$412.26 | \$443.64                                      | \$454.73 | \$402.21                                      | \$412.26 |
| 56                       | \$422.32                                   | \$432.88 | \$465.81                                   | \$477.46 | \$422.32                                   | \$432.88 | \$465.81                                   | \$477.46 | \$499.43                                   | \$511.92 | \$420.78                                      | \$431.30 | \$464.13                                      | \$475.74 | \$420.78                                      | \$431.30 |
| 57                       | \$441.15                                   | \$452.18 | \$486.58                                   | \$498.74 | \$441.15                                   | \$452.18 | \$486.58                                   | \$498.74 | \$521.69                                   | \$534.74 | \$439.54                                      | \$450.53 | \$484.82                                      | \$496.94 | \$439.54                                      | \$450.53 |
| 58                       | \$461.24                                   | \$472.77 | \$508.74                                   | \$521.46 | \$461.24                                   | \$472.77 | \$508.74                                   | \$521.46 | \$545.46                                   | \$559.09 | \$459.56                                      | \$471.05 | \$506.90                                      | \$519.58 | \$459.56                                      | \$471.05 |
| 59                       | \$471.20                                   | \$482.98 | \$519.72                                   | \$532.71 | \$471.20                                   | \$482.98 | \$519.72                                   | \$532.71 | \$557.23                                   | \$571.16 | \$469.48                                      | \$481.22 | \$517.85                                      | \$530.79 | \$469.48                                      | \$481.22 |
| 60                       | \$491.29                                   | \$503.58 | \$541.88                                   | \$555.43 | \$491.29                                   | \$503.58 | \$541.88                                   | \$555.43 | \$580.99                                   | \$595.52 | \$489.50                                      | \$501.74 | \$539.93                                      | \$553.43 | \$489.50                                      | \$501.74 |
| 61                       | \$508.67                                   | \$521.39 | \$561.05                                   | \$575.08 | \$508.67                                   | \$521.39 | \$561.05                                   | \$575.08 | \$601.54                                   | \$616.58 | \$506.82                                      | \$519.49 | \$559.03                                      | \$573.00 | \$506.82                                      | \$519.49 |
| 62                       | \$520.08                                   | \$533.08 | \$573.63                                   | \$587.97 | \$520.08                                   | \$533.08 | \$573.63                                   | \$587.97 | \$615.03                                   | \$630.40 | \$518.18                                      | \$531.13 | \$571.56                                      | \$585.85 | \$518.18                                      | \$531.13 |
| 63                       | \$534.38                                   | \$547.74 | \$589.40                                   | \$604.14 | \$534.38                                   | \$547.74 | \$589.40                                   | \$604.14 | \$631.94                                   | \$647.74 | \$532.43                                      | \$545.74 | \$587.28                                      | \$601.96 | \$532.43                                      | \$545.74 |
| 64                       | \$543.06                                   | \$556.64 | \$598.98                                   | \$613.96 | \$543.06                                   | \$556.64 | \$598.98                                   | \$613.96 | \$642.21                                   | \$658.27 | \$541.08                                      | \$554.61 | \$596.82                                      | \$611.75 | \$541.08                                      | \$554.61 |
| 65+                      | \$543.06                                   | \$556.64 | \$598.98                                   | \$613.96 | \$543.06                                   | \$556.64 | \$598.98                                   | \$613.96 | \$642.21                                   | \$658.27 | \$541.08                                      | \$554.61 | \$596.82                                      | \$611.75 | \$541.08                                      | \$554.61 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual PPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0040007                   |          | 16322PA0040007                   |          | 16322PA0040008                    |          | 16322PA0040010                |          |
|--------------------------|----------------------------------|----------|----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0040007                   |          | 16322PA0040007                   |          | 16322PA0040008                    |          | 16322PA0040010                |          |
| Form # =>                | 2016 PPO                         |          | 2016 PPO                         |          | 2016 PPO                          |          | 2016 PPO                          |          | 2016 PPO                          |          | 2016 PPO                          |          | 2016 PPO                          |          | P2016 PPO                     |          |
| Rating Area =>           | 5                                |          | 6                                |          | 1                                 |          | 2                                 |          | 4                                 |          | 5                                 |          | 6                                 |          | 1                             |          |
| Network =>               | nty PPO - 29C Premium w/Dor      |          | nty PPO - 29C Premium w/Dor      |          | nty PPO - 29C Premium w/Dor       |          | nty PPO - 29C Premium w/Dor       |          | nty PPO - 29C Premium w/Dor       |          | nty PPO - 29C Premium w/Dor       |          | nty PPO - 29C Premium w/Dor       |          | nty PPO - 29C Premium w/Dor   |          |
| Metal =>                 | Silver                           |          | Silver                           |          | Silver                            |          | Silver                            |          | Silver                            |          | Silver                            |          | Silver                            |          | Gold                          |          |
| Plan Name =>             | ntage Silver \$1750/\$30 - Premi |          | ntage Silver \$1750/\$30 - Premi |          | ntage Silver \$3,250/\$10 - Premi |          | ntage Gold \$750/\$10 - Premi |          |
| Deductible =>            | \$1,750/\$3,500                  |          | \$1,750/\$3,500                  |          | \$3,250/\$6,500                   |          | \$3,250/\$6,500                   |          | \$3,250/\$6,500                   |          | \$3,250/\$6,500                   |          | \$3,250/\$6,500                   |          | \$750/\$1,500                 |          |
| Coinsurance =>           | 20%                              |          | 20%                              |          | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          | 10%                           |          |
| Copays =>                | \$30                             | \$80     | \$30                             | \$80     | \$10                              | \$70     | \$10                              | \$70     | \$10                              | \$70     | \$10                              | \$70     | \$10                              | \$70     | \$10                          | \$45     |
| OOP Maximum =>           | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                  |          | \$6,600/\$13,200                  |          | \$6,600/\$13,200                  |          | \$6,600/\$13,200                  |          | \$6,600/\$13,200                  |          | \$3,000/\$6,000               |          |
| Dental (Yes/No)          | Yes                              |          | Yes                              |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                           |          |
| Age Band                 | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                   | Tobacco  |
| 0-20                     | \$126.33                         | \$126.33 | \$135.45                         | \$135.45 | \$112.68                          | \$112.68 | \$124.29                          | \$124.29 | \$112.68                          | \$112.68 | \$124.29                          | \$124.29 | \$133.26                          | \$133.26 | \$142.19                      | \$142.19 |
| 21                       | \$198.94                         | \$203.92 | \$213.30                         | \$213.30 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$209.85                          | \$215.10 | \$223.92                      | \$229.52 |
| 22                       | \$198.94                         | \$203.92 | \$213.30                         | \$213.30 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$209.85                          | \$215.10 | \$223.92                      | \$229.52 |
| 23                       | \$198.94                         | \$203.92 | \$213.30                         | \$213.30 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$209.85                          | \$215.10 | \$223.92                      | \$229.52 |
| 24                       | \$198.94                         | \$203.92 | \$213.30                         | \$213.30 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$177.44                          | \$181.88 | \$195.72                          | \$200.62 | \$209.85                          | \$215.10 | \$223.92                      | \$229.52 |
| 25                       | \$199.74                         | \$204.73 | \$214.16                         | \$219.51 | \$178.15                          | \$182.61 | \$196.51                          | \$201.42 | \$178.15                          | \$182.61 | \$196.51                          | \$201.42 | \$210.69                          | \$215.96 | \$224.82                      | \$230.44 |
| 26                       | \$203.72                         | \$208.81 | \$218.42                         | \$223.88 | \$181.70                          | \$186.25 | \$200.42                          | \$205.43 | \$181.70                          | \$186.25 | \$200.42                          | \$205.43 | \$214.89                          | \$220.26 | \$229.30                      | \$235.03 |
| 27                       | \$208.49                         | \$213.71 | \$223.54                         | \$229.13 | \$185.96                          | \$190.61 | \$205.12                          | \$210.25 | \$185.96                          | \$190.61 | \$205.12                          | \$210.25 | \$219.93                          | \$225.43 | \$234.67                      | \$240.54 |
| 28                       | \$216.25                         | \$221.66 | \$231.86                         | \$237.66 | \$192.88                          | \$197.70 | \$212.75                          | \$218.07 | \$192.88                          | \$197.70 | \$212.75                          | \$218.07 | \$228.11                          | \$233.81 | \$243.41                      | \$249.49 |
| 29                       | \$222.62                         | \$228.18 | \$238.69                         | \$244.65 | \$198.56                          | \$203.52 | \$219.02                          | \$224.49 | \$198.56                          | \$203.52 | \$219.02                          | \$224.49 | \$234.83                          | \$240.70 | \$250.57                      | \$256.84 |
| 30                       | \$225.80                         | \$231.45 | \$242.10                         | \$248.15 | \$201.40                          | \$206.43 | \$222.15                          | \$227.70 | \$201.40                          | \$206.43 | \$222.15                          | \$227.70 | \$238.18                          | \$244.14 | \$254.15                      | \$260.51 |
| 31                       | \$230.58                         | \$236.34 | \$247.22                         | \$253.40 | \$205.66                          | \$210.80 | \$226.84                          | \$232.52 | \$205.66                          | \$210.80 | \$226.84                          | \$232.52 | \$243.22                          | \$249.30 | \$259.53                      | \$266.02 |
| 32                       | \$235.35                         | \$241.23 | \$252.34                         | \$258.65 | \$209.92                          | \$215.16 | \$231.54                          | \$237.33 | \$209.92                          | \$215.16 | \$231.54                          | \$237.33 | \$248.26                          | \$254.46 | \$264.90                      | \$271.52 |
| 33                       | \$238.34                         | \$244.29 | \$255.54                         | \$261.93 | \$212.58                          | \$217.89 | \$234.48                          | \$240.34 | \$212.58                          | \$217.89 | \$234.48                          | \$240.34 | \$251.41                          | \$257.69 | \$268.26                      | \$274.97 |
| 34                       | \$241.52                         | \$247.56 | \$258.95                         | \$265.42 | \$215.42                          | \$220.80 | \$237.61                          | \$243.55 | \$215.42                          | \$220.80 | \$237.61                          | \$243.55 | \$254.76                          | \$261.13 | \$271.84                      | \$278.64 |
| 35                       | \$243.11                         | \$249.19 | \$260.66                         | \$267.17 | \$216.84                          | \$222.26 | \$239.17                          | \$245.15 | \$216.84                          | \$222.26 | \$239.17                          | \$245.15 | \$256.44                          | \$262.85 | \$273.64                      | \$280.48 |
| 36                       | \$244.70                         | \$250.82 | \$262.36                         | \$268.92 | \$218.26                          | \$223.71 | \$240.74                          | \$246.76 | \$218.26                          | \$223.71 | \$240.74                          | \$246.76 | \$258.12                          | \$264.57 | \$275.43                      | \$282.31 |
| 37                       | \$246.29                         | \$252.45 | \$264.07                         | \$270.67 | \$219.68                          | \$225.17 | \$242.31                          | \$248.36 | \$219.68                          | \$225.17 | \$242.31                          | \$248.36 | \$259.80                          | \$266.29 | \$277.22                      | \$284.15 |
| 38                       | \$247.88                         | \$254.08 | \$265.78                         | \$272.42 | \$221.10                          | \$226.62 | \$243.87                          | \$249.97 | \$221.10                          | \$226.62 | \$243.87                          | \$249.97 | \$261.48                          | \$268.01 | \$279.01                      | \$285.98 |
| 39                       | \$251.07                         | \$257.34 | \$269.19                         | \$275.92 | \$223.93                          | \$229.53 | \$247.00                          | \$253.18 | \$223.93                          | \$229.53 | \$247.00                          | \$253.18 | \$264.84                          | \$271.46 | \$282.59                      | \$289.66 |
| 40                       | \$254.25                         | \$260.61 | \$272.60                         | \$279.42 | \$226.77                          | \$232.44 | \$250.14                          | \$256.39 | \$226.77                          | \$232.44 | \$250.14                          | \$256.39 | \$268.19                          | \$274.90 | \$286.17                      | \$293.33 |
| 41                       | \$259.02                         | \$265.50 | \$277.72                         | \$284.66 | \$231.03                          | \$236.81 | \$254.83                          | \$261.20 | \$231.03                          | \$236.81 | \$254.83                          | \$261.20 | \$273.23                          | \$280.06 | \$291.55                      | \$298.84 |
| 42                       | \$263.60                         | \$270.19 | \$282.63                         | \$289.69 | \$235.11                          | \$240.99 | \$259.33                          | \$265.82 | \$235.11                          | \$240.99 | \$259.33                          | \$265.82 | \$278.06                          | \$285.01 | \$296.70                      | \$304.12 |
| 43                       | \$269.97                         | \$276.72 | \$289.45                         | \$296.69 | \$240.79                          | \$246.81 | \$265.60                          | \$272.24 | \$240.79                          | \$246.81 | \$265.60                          | \$272.24 | \$284.77                          | \$291.89 | \$303.86                      | \$311.46 |
| 44                       | \$277.92                         | \$284.87 | \$297.99                         | \$305.43 | \$247.89                          | \$254.09 | \$273.43                          | \$280.26 | \$247.89                          | \$254.09 | \$273.43                          | \$280.26 | \$293.17                          | \$300.49 | \$312.82                      | \$320.64 |
| 45                       | \$287.27                         | \$294.46 | \$308.01                         | \$315.71 | \$256.23                          | \$262.63 | \$282.62                          | \$289.69 | \$256.23                          | \$262.63 | \$282.62                          | \$289.69 | \$303.03                          | \$310.60 | \$323.35                      | \$331.43 |
| 46                       | \$298.41                         | \$305.88 | \$319.95                         | \$327.95 | \$266.16                          | \$272.82 | \$293.58                          | \$300.92 | \$266.16                          | \$272.82 | \$293.58                          | \$300.92 | \$314.78                          | \$322.65 | \$335.88                      | \$344.28 |
| 47                       | \$310.95                         | \$318.72 | \$333.39                         | \$341.73 | \$277.34                          | \$284.28 | \$305.92                          | \$313.56 | \$277.34                          | \$284.28 | \$305.92                          | \$313.56 | \$328.00                          | \$336.20 | \$349.99                      | \$358.74 |
| 48                       | \$325.27                         | \$333.40 | \$348.75                         | \$357.47 | \$290.12                          | \$297.37 | \$320.01                          | \$328.01 | \$290.12                          | \$297.37 | \$320.01                          | \$328.01 | \$343.11                          | \$351.69 | \$366.11                      | \$375.27 |
| 49                       | \$339.40                         | \$347.88 | \$363.89                         | \$372.99 | \$302.72                          | \$310.29 | \$333.90                          | \$342.25 | \$302.72                          | \$310.29 | \$333.90                          | \$342.25 | \$358.01                          | \$366.96 | \$382.01                      | \$391.56 |
| 50                       | \$355.31                         | \$364.19 | \$380.96                         | \$390.48 | \$316.91                          | \$324.84 | \$349.56                          | \$358.30 | \$316.91                          | \$324.84 | \$349.56                          | \$358.30 | \$374.80                          | \$384.17 | \$399.93                      | \$409.92 |
| 51                       | \$371.03                         | \$380.30 | \$397.81                         | \$407.75 | \$330.93                          | \$339.20 | \$365.02                          | \$374.15 | \$330.93                          | \$339.20 | \$365.02                          | \$374.15 | \$391.38                          | \$401.16 | \$417.62                      | \$428.06 |
| 52                       | \$388.34                         | \$398.04 | \$416.37                         | \$426.78 | \$346.37                          | \$355.03 | \$382.05                          | \$391.60 | \$346.37                          | \$355.03 | \$382.05                          | \$391.60 | \$409.63                          | \$419.87 | \$437.10                      | \$448.02 |
| 53                       | \$405.84                         | \$415.99 | \$435.14                         | \$446.02 | \$361.98                          | \$371.03 | \$399.27                          | \$409.26 | \$361.98                          | \$371.03 | \$399.27                          | \$409.26 | \$428.10                          | \$438.80 | \$456.80                      | \$468.22 |
| 54                       | \$424.74                         | \$435.36 | \$455.40                         | \$466.79 | \$378.84                          | \$388.31 | \$417.87                          | \$428.31 | \$378.84                          | \$388.31 | \$417.87                          | \$428.31 | \$448.03                          | \$459.24 | \$478.07                      | \$490.03 |
| 55                       | \$443.64                         | \$454.73 | \$475.66                         | \$487.56 | \$395.70                          | \$405.59 | \$436.46                          | \$447.37 | \$395.70                          | \$405.59 | \$436.46                          | \$447.37 | \$469.97                          | \$479.67 | \$499.35                      | \$511.83 |
| 56                       | \$464.13                         | \$475.74 | \$497.63                         | \$510.07 | \$413.97                          | \$424.32 | \$456.62                          | \$468.04 | \$413.97                          | \$424.32 | \$456.62                          | \$468.04 | \$489.59                          | \$501.82 | \$522.41                      | \$535.47 |
| 57                       | \$484.82                         | \$496.94 | \$519.82                         | \$532.81 | \$432.43                          | \$443.24 | \$476.97                          | \$488.90 | \$432.43                          | \$443.24 | \$476.97                          | \$488.90 | \$511.41                          | \$524.19 | \$545.70                      | \$559.34 |
| 58                       | \$506.90                         | \$519.58 | \$543.49                         | \$557.08 | \$452.12                          | \$463.43 | \$498.70                          | \$511.17 | \$452.12                          | \$463.43 | \$498.70                          | \$511.17 | \$534.70                          | \$548.07 | \$570.55                      | \$584.82 |
| 59                       | \$517.85                         | \$530.79 | \$555.22                         | \$569.11 | \$461.88                          | \$473.43 | \$509.46                          | \$522.20 | \$461.88                          | \$473.43 | \$509.46                          | \$522.20 | \$546.24                          | \$559.90 | \$582.87                      | \$597.44 |
| 60                       | \$539.93                         | \$553.43 | \$578.90                         | \$593.37 | \$481.58                          | \$493.62 | \$531.19                          | \$544.47 | \$481.58                          | \$493.62 | \$531.19                          | \$544.47 | \$569.54                          | \$583.78 | \$607.72                      | \$622.92 |
| 61                       | \$559.03                         | \$573.00 | \$599.38                         | \$614.36 | \$498.61                          | \$511.08 | \$549.98                          | \$563.73 | \$498.61                          | \$511.08 | \$549.98                          | \$563.73 | \$589.68                          | \$604.43 | \$629.22                      | \$644.95 |
| 62                       | \$571.56                         | \$585.85 | \$612.82                         | \$628.14 | \$509.79                          | \$522.53 | \$562.31                          | \$576.37 | \$509.79                          | \$522.53 | \$562.31                          | \$576.37 | \$602.90                          | \$617.98 | \$643.33                      | \$659.41 |
| 63                       | \$587.28                         | \$601.96 | \$629.67                         | \$645.41 | \$523.81                          | \$536.90 | \$577.77                          | \$592.21 | \$523.81                          | \$536.90 | \$577.77                          | \$592.21 | \$619.48                          | \$634.97 | \$661.02                      | \$677.54 |
| 64                       | \$596.82                         | \$611.75 | \$639.90                         | \$655.90 | \$532.32                          | \$545.63 | \$587.16                          | \$601.84 | \$532.32                          | \$545.63 | \$587.16                          | \$601.84 | \$629.55                          | \$645.29 | \$671.76                      | \$688.56 |
| 65+                      | \$596.82                         | \$611.75 | \$639.90                         | \$655.90 | \$532.32                          | \$545.63 | \$587.16                          | \$601.84 | \$532.32                          | \$545.63 | \$587.16                          | \$601.84 | \$629.55                          | \$645.29 | \$671.76                      | \$688.56 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual PPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0040010                    |          | 16322PA0040010                    |          | 16322PA0040010                    |          | 16322PA0040010                    |          | 16322PA0040012                       |            | 16322PA0040012                       |            | 16322PA0040012                       |            | 16322PA0040012                       |            |
|--------------------------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|--------------------------------------|------------|--------------------------------------|------------|--------------------------------------|------------|--------------------------------------|------------|
| Plan ID (Off Exchange)=> | 16322PA0040010                    |          | 16322PA0040010                    |          | 16322PA0040010                    |          | 16322PA0040010                    |          | 16322PA0040012                       |            | 16322PA0040012                       |            | 16322PA0040012                       |            | 16322PA0040012                       |            |
| Form # =>                | P2016 PPO                         |          | P2016 PPO                         |          | P2016 PPO                         |          | P2016 PPO                         |          | 2016 PPO                             |            | 2016 PPO                             |            | 2016 PPO                             |            | 2016 PPO                             |            |
| Rating Area =>           | 2                                 |          | 4                                 |          | 5                                 |          | 6                                 |          | 1                                    |            | 2                                    |            | 4                                    |            | 5                                    |            |
| Network =>               | Dority PPO - 29C Premium w/Dority |          | Dority PPO - 29C Premium w/Dority    |            | Dority PPO - 29C Premium w/Dority    |            | Dority PPO - 29C Premium w/Dority    |            | Dority PPO - 29C Premium w/Dority    |            |
| Metal =>                 | Gold                              |          | Gold                              |          | Gold                              |          | Gold                              |          | Platinum                             |            | Platinum                             |            | Platinum                             |            | Platinum                             |            |
| Plan Name =>             | Antage Gold \$750/\$10 - Premium  |          | Antage Platinum \$250/\$20 - Premium |            | Antage Platinum \$250/\$20 - Premium |            | Antage Platinum \$250/\$20 - Premium |            | Antage Platinum \$250/\$20 - Premium |            |
| Deductible =>            | \$750/\$1,500                     |          | \$750/\$1,500                     |          | \$750/\$1,500                     |          | \$750/\$1,500                     |          | \$250/\$500                          |            | \$250/\$500                          |            | \$250/\$500                          |            | \$250/\$500                          |            |
| Coinsurance =>           | 10%                               |          | 10%                               |          | 10%                               |          | 10%                               |          | 10%                                  |            | 10%                                  |            | 10%                                  |            | 10%                                  |            |
| Copays =>                | \$10                              | \$45     | \$10                              | \$45     | \$10                              | \$45     | \$10                              | \$45     | \$20                                 | \$45       | \$20                                 | \$45       | \$20                                 | \$45       | \$20                                 | \$45       |
| OOP Maximum =>           | \$3,000/\$6,000                   |          | \$3,000/\$6,000                   |          | \$3,000/\$6,000                   |          | \$3,000/\$6,000                   |          | \$1,500/\$3,000                      |            | \$1,500/\$3,000                      |            | \$1,500/\$3,000                      |            | \$1,500/\$3,000                      |            |
| Dental (Yes/No)          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                                  |            | Yes                                  |            | Yes                                  |            | Yes                                  |            |
| Age Band                 | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                          | Tobacco    | Non-Tobacco                          | Tobacco    | Non-Tobacco                          | Tobacco    | Non-Tobacco                          | Tobacco    |
| 0-20                     | \$148.41                          | \$148.41 | \$142.19                          | \$142.19 | \$148.41                          | \$148.41 | \$159.12                          | \$159.12 | \$241.31                             | \$241.31   | \$241.31                             | \$241.31   | \$241.31                             | \$241.31   | \$241.31                             | \$241.31   |
| 21                       | \$233.71                          | \$239.56 | \$223.92                          | \$229.52 | \$233.71                          | \$239.56 | \$250.58                          | \$256.85 | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   |
| 22                       | \$233.71                          | \$239.56 | \$223.92                          | \$229.52 | \$233.71                          | \$239.56 | \$250.58                          | \$256.85 | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   |
| 23                       | \$233.71                          | \$239.56 | \$223.92                          | \$229.52 | \$233.71                          | \$239.56 | \$250.58                          | \$256.85 | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   |
| 24                       | \$233.71                          | \$239.56 | \$223.92                          | \$229.52 | \$233.71                          | \$239.56 | \$250.58                          | \$256.85 | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   | \$380.01                             | \$389.52   |
| 25                       | \$234.65                          | \$240.52 | \$224.82                          | \$230.44 | \$234.65                          | \$240.52 | \$251.59                          | \$257.88 | \$381.54                             | \$391.07   | \$381.54                             | \$391.07   | \$381.54                             | \$391.07   | \$381.54                             | \$391.07   |
| 26                       | \$239.32                          | \$245.31 | \$229.30                          | \$235.03 | \$239.32                          | \$245.31 | \$256.60                          | \$263.01 | \$389.14                             | \$398.86   | \$389.14                             | \$398.86   | \$389.14                             | \$398.86   | \$389.14                             | \$398.86   |
| 27                       | \$244.93                          | \$251.06 | \$234.67                          | \$240.54 | \$244.93                          | \$251.06 | \$262.61                          | \$269.18 | \$398.26                             | \$408.21   | \$398.26                             | \$408.21   | \$398.26                             | \$408.21   | \$398.26                             | \$408.21   |
| 28                       | \$254.05                          | \$260.40 | \$243.41                          | \$249.49 | \$254.05                          | \$260.40 | \$272.39                          | \$279.19 | \$413.08                             | \$423.40   | \$413.08                             | \$423.40   | \$413.08                             | \$423.40   | \$413.08                             | \$423.40   |
| 29                       | \$261.53                          | \$268.06 | \$250.57                          | \$256.84 | \$261.53                          | \$268.06 | \$280.40                          | \$287.41 | \$425.24                             | \$435.87   | \$425.24                             | \$435.87   | \$425.24                             | \$435.87   | \$425.24                             | \$435.87   |
| 30                       | \$265.27                          | \$271.90 | \$254.15                          | \$260.51 | \$265.27                          | \$271.90 | \$284.41                          | \$291.52 | \$431.32                             | \$442.10   | \$431.32                             | \$442.10   | \$431.32                             | \$442.10   | \$431.32                             | \$442.10   |
| 31                       | \$270.87                          | \$277.65 | \$259.53                          | \$266.02 | \$270.87                          | \$277.65 | \$290.43                          | \$297.69 | \$440.44                             | \$451.45   | \$440.44                             | \$451.45   | \$440.44                             | \$451.45   | \$440.44                             | \$451.45   |
| 32                       | \$276.48                          | \$283.40 | \$264.90                          | \$271.52 | \$276.48                          | \$283.40 | \$296.44                          | \$303.85 | \$449.56                             | \$460.80   | \$449.56                             | \$460.80   | \$449.56                             | \$460.80   | \$449.56                             | \$460.80   |
| 33                       | \$279.99                          | \$286.99 | \$268.26                          | \$274.97 | \$279.99                          | \$286.99 | \$300.20                          | \$307.70 | \$455.26                             | \$466.64   | \$455.26                             | \$466.64   | \$455.26                             | \$466.64   | \$455.26                             | \$466.64   |
| 34                       | \$283.73                          | \$290.82 | \$271.84                          | \$278.64 | \$283.73                          | \$290.82 | \$304.21                          | \$311.81 | \$461.34                             | \$472.87   | \$461.34                             | \$472.87   | \$461.34                             | \$472.87   | \$461.34                             | \$472.87   |
| 35                       | \$285.60                          | \$292.74 | \$273.64                          | \$280.48 | \$285.60                          | \$292.74 | \$306.21                          | \$313.87 | \$464.38                             | \$475.99   | \$464.38                             | \$475.99   | \$464.38                             | \$475.99   | \$464.38                             | \$475.99   |
| 36                       | \$287.47                          | \$294.65 | \$275.43                          | \$282.31 | \$287.47                          | \$294.65 | \$308.22                          | \$315.92 | \$467.42                             | \$479.10   | \$467.42                             | \$479.10   | \$467.42                             | \$479.10   | \$467.42                             | \$479.10   |
| 37                       | \$289.34                          | \$296.57 | \$277.22                          | \$284.15 | \$289.34                          | \$296.57 | \$310.22                          | \$317.98 | \$470.46                             | \$482.22   | \$470.46                             | \$482.22   | \$470.46                             | \$482.22   | \$470.46                             | \$482.22   |
| 38                       | \$291.21                          | \$298.49 | \$279.01                          | \$285.98 | \$291.21                          | \$298.49 | \$312.23                          | \$320.03 | \$473.50                             | \$485.33   | \$473.50                             | \$485.33   | \$473.50                             | \$485.33   | \$473.50                             | \$485.33   |
| 39                       | \$294.95                          | \$302.32 | \$282.59                          | \$289.66 | \$294.95                          | \$302.32 | \$316.24                          | \$324.14 | \$479.58                             | \$491.57   | \$479.58                             | \$491.57   | \$479.58                             | \$491.57   | \$479.58                             | \$491.57   |
| 40                       | \$298.69                          | \$306.15 | \$286.17                          | \$293.33 | \$298.69                          | \$306.15 | \$320.25                          | \$328.25 | \$485.66                             | \$497.80   | \$485.66                             | \$497.80   | \$485.66                             | \$497.80   | \$485.66                             | \$497.80   |
| 41                       | \$304.30                          | \$311.90 | \$291.55                          | \$298.84 | \$304.30                          | \$311.90 | \$326.26                          | \$334.42 | \$494.78                             | \$507.15   | \$494.78                             | \$507.15   | \$494.78                             | \$507.15   | \$494.78                             | \$507.15   |
| 42                       | \$309.67                          | \$317.41 | \$296.70                          | \$304.12 | \$309.67                          | \$317.41 | \$332.02                          | \$340.32 | \$503.52                             | \$516.11   | \$503.52                             | \$516.11   | \$503.52                             | \$516.11   | \$503.52                             | \$516.11   |
| 43                       | \$317.15                          | \$325.08 | \$303.86                          | \$311.46 | \$317.15                          | \$325.08 | \$340.04                          | \$348.54 | \$515.68                             | \$528.57   | \$515.68                             | \$528.57   | \$515.68                             | \$528.57   | \$515.68                             | \$528.57   |
| 44                       | \$326.50                          | \$334.66 | \$312.82                          | \$320.64 | \$326.50                          | \$334.66 | \$350.07                          | \$358.82 | \$530.88                             | \$544.15   | \$530.88                             | \$544.15   | \$530.88                             | \$544.15   | \$530.88                             | \$544.15   |
| 45                       | \$337.48                          | \$345.92 | \$323.35                          | \$331.43 | \$337.48                          | \$345.92 | \$361.84                          | \$370.89 | \$548.74                             | \$562.46   | \$548.74                             | \$562.46   | \$548.74                             | \$562.46   | \$548.74                             | \$562.46   |
| 46                       | \$350.57                          | \$359.33 | \$335.88                          | \$344.28 | \$350.57                          | \$359.33 | \$375.87                          | \$385.27 | \$570.02                             | \$584.27   | \$570.02                             | \$584.27   | \$570.02                             | \$584.27   | \$570.02                             | \$584.27   |
| 47                       | \$365.29                          | \$374.43 | \$349.99                          | \$358.74 | \$365.29                          | \$374.43 | \$391.66                          | \$401.45 | \$593.96                             | \$608.81   | \$593.96                             | \$608.81   | \$593.96                             | \$608.81   | \$593.96                             | \$608.81   |
| 48                       | \$382.12                          | \$391.67 | \$366.11                          | \$375.27 | \$382.12                          | \$391.67 | \$409.70                          | \$419.95 | \$621.32                             | \$636.85   | \$621.32                             | \$636.85   | \$621.32                             | \$636.85   | \$621.32                             | \$636.85   |
| 49                       | \$398.71                          | \$408.68 | \$382.01                          | \$391.56 | \$398.71                          | \$408.68 | \$427.49                          | \$438.18 | \$648.30                             | \$664.51   | \$648.30                             | \$664.51   | \$648.30                             | \$664.51   | \$648.30                             | \$664.51   |
| 50                       | \$417.41                          | \$427.85 | \$399.93                          | \$409.92 | \$417.41                          | \$427.85 | \$447.54                          | \$458.73 | \$678.70                             | \$695.67   | \$678.70                             | \$695.67   | \$678.70                             | \$695.67   | \$678.70                             | \$695.67   |
| 51                       | \$435.87                          | \$446.77 | \$417.62                          | \$428.06 | \$435.87                          | \$446.77 | \$467.34                          | \$479.02 | \$708.72                             | \$726.44   | \$708.72                             | \$726.44   | \$708.72                             | \$726.44   | \$708.72                             | \$726.44   |
| 52                       | \$456.21                          | \$467.61 | \$437.10                          | \$448.02 | \$456.21                          | \$467.61 | \$489.14                          | \$501.37 | \$741.78                             | \$760.33   | \$741.78                             | \$760.33   | \$741.78                             | \$760.33   | \$741.78                             | \$760.33   |
| 53                       | \$476.77                          | \$488.69 | \$456.80                          | \$468.22 | \$476.77                          | \$488.69 | \$511.19                          | \$523.97 | \$775.23                             | \$794.61   | \$775.23                             | \$794.61   | \$775.23                             | \$794.61   | \$775.23                             | \$794.61   |
| 54                       | \$498.98                          | \$511.45 | \$478.07                          | \$490.03 | \$498.98                          | \$511.45 | \$534.99                          | \$548.37 | \$811.33                             | \$831.61   | \$811.33                             | \$831.61   | \$811.33                             | \$831.61   | \$811.33                             | \$831.61   |
| 55                       | \$521.18                          | \$534.21 | \$499.35                          | \$511.83 | \$521.18                          | \$534.21 | \$558.80                          | \$572.77 | \$847.43                             | \$868.61   | \$847.43                             | \$868.61   | \$847.43                             | \$868.61   | \$847.43                             | \$868.61   |
| 56                       | \$545.25                          | \$558.88 | \$522.41                          | \$535.47 | \$545.25                          | \$558.88 | \$584.61                          | \$599.22 | \$886.57                             | \$908.73   | \$886.57                             | \$908.73   | \$886.57                             | \$908.73   | \$886.57                             | \$908.73   |
| 57                       | \$569.56                          | \$583.80 | \$545.70                          | \$559.34 | \$569.56                          | \$583.80 | \$610.67                          | \$625.94 | \$926.09                             | \$949.24   | \$926.09                             | \$949.24   | \$926.09                             | \$949.24   | \$926.09                             | \$949.24   |
| 58                       | \$595.50                          | \$610.39 | \$570.55                          | \$584.82 | \$595.50                          | \$610.39 | \$638.48                          | \$654.44 | \$968.27                             | \$992.48   | \$968.27                             | \$992.48   | \$968.27                             | \$992.48   | \$968.27                             | \$992.48   |
| 59                       | \$608.35                          | \$623.56 | \$582.87                          | \$597.44 | \$608.35                          | \$623.56 | \$652.26                          | \$668.57 | \$989.17                             | \$1,013.90 | \$989.17                             | \$1,013.90 | \$989.17                             | \$1,013.90 | \$989.17                             | \$1,013.90 |
| 60                       | \$634.29                          | \$650.15 | \$607.72                          | \$622.92 | \$634.29                          | \$650.15 | \$680.08                          | \$697.08 | \$1,031.35                           | \$1,057.14 | \$1,031.35                           | \$1,057.14 | \$1,031.35                           | \$1,057.14 | \$1,031.35                           | \$1,057.14 |
| 61                       | \$656.73                          | \$673.15 | \$629.22                          | \$644.95 | \$656.73                          | \$673.15 | \$704.13                          | \$721.74 | \$1,067.83                           | \$1,094.53 | \$1,067.83                           | \$1,094.53 | \$1,067.83                           | \$1,094.53 | \$1,067.83                           | \$1,094.53 |
| 62                       | \$671.45                          | \$688.24 | \$643.33                          | \$659.41 | \$671.45                          | \$688.24 | \$719.92                          | \$737.92 | \$1,091.77                           | \$1,119.07 | \$1,091.77                           | \$1,119.07 | \$1,091.77                           | \$1,119.07 | \$1,091.77                           | \$1,119.07 |
| 63                       | \$689.92                          | \$707.16 | \$661.02                          | \$677.54 | \$689.92                          | \$707.16 | \$739.72                          | \$758.21 | \$1,121.79                           | \$1,149.84 | \$1,121.79                           | \$1,149.84 | \$1,121.79                           | \$1,149.84 | \$1,121.79                           | \$1,149.84 |
| 64                       | \$701.13                          | \$718.66 | \$671.76                          | \$688.56 | \$701.13                          | \$718.66 | \$751.74                          | \$770.54 | \$1,140.03                           | \$1,168.54 | \$1,140.03                           | \$1,168.54 | \$1,140.03                           | \$1,168.54 | \$1,140.03                           | \$1,168.54 |
| 65+                      | \$701.13                          | \$718.66 | \$671.76                          | \$688.56 | \$701.13                          | \$718.66 | \$751.74                          | \$770.54 | \$1,140.03                           | \$1,168.54 | \$1,140.03                           | \$1,168.54 | \$1,140.03                           | \$1,168.54 | \$1,140.03                           | \$1,168.54 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual PPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0040012                 |            | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040025                   |          | 16322PA0040025                   |          |
|--------------------------|--------------------------------|------------|--------------------------------|----------|--------------------------------|----------|--------------------------------|----------|--------------------------------|----------|--------------------------------|----------|----------------------------------|----------|----------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0040012                 |            | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040024                 |          | 16322PA0040025                   |          | 16322PA0040025                   |          |
| Form # =>                | 2016 PPO                       |            | 2016 PPO                       |          | 2016 PPO                       |          | 2016 PPO                       |          | 2016 PPO                       |          | 2016 PPO                       |          | 2016 HSA PPO                     |          | 2016 HSA PPO                     |          |
| Rating Area =>           | 6                              |            | 1                              |          | 2                              |          | 4                              |          | 5                              |          | 6                              |          | 1                                |          | 2                                |          |
| Network =>               | PPO - 29C Premium w/Dor        |            | PPO - 29C Premium w/Dor        |          | PPO - 29C Premium w/Dor        |          | PPO - 29C Premium w/Dor        |          | PPO - 29C Premium w/Dor        |          | PPO - 29C Premium w/Dor        |          | PPO - 29C Premium w/Dor          |          | PPO - 29C Premium w/Dor          |          |
| Metal =>                 | Platinum                       |            | Bronze                         |          | Bronze                         |          | Bronze                         |          | Bronze                         |          | Bronze                         |          | Silver                           |          | Silver                           |          |
| Plan Name =>             | Age Platinum \$250/\$20 - Prem |            | Age Bronze \$6,200/\$35 - Prem |          | Age Bronze \$6,200/\$35 - Prem |          | Age Bronze \$6,200/\$35 - Prem |          | Age Bronze \$6,200/\$35 - Prem |          | Age Bronze \$6,200/\$35 - Prem |          | Age Silver HSA \$2,600/20% - Pre |          | Age Silver HSA \$2,600/20% - Pre |          |
| Deductible =>            | \$250/\$500                    |            | \$6,200/\$12,400               |          | \$6,200/\$12,400               |          | \$6,200/\$12,400               |          | \$6,200/\$12,400               |          | \$6,200/\$12,400               |          | \$2,600/\$5,200                  |          | \$2,600/\$5,200                  |          |
| Coinsurance =>           | 10%                            |            | 0%                             |          | 0%                             |          | 0%                             |          | 0%                             |          | 0%                             |          | 20%                              |          | 20%                              |          |
| Copays =>                | \$20                           |            | \$35 \$0                       |          | \$35 \$0                       |          | \$35 \$0                       |          | \$35 \$0                       |          | \$35 \$0                       |          | \$35 \$0                         |          | \$35 \$0                         |          |
| OOP Maximum =>           | \$1,500/\$3,000                |            | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700                 |          | \$3,600/\$7,200                  |          |
| Dental (Yes/No)          | Yes                            |            | Yes                            |          | Yes                            |          | Yes                            |          | Yes                            |          | Yes                            |          | Yes                              |          | Yes                              |          |
| Age Band                 | Non-Tobacco                    | Tobacco    | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  |
| 0-20                     | \$258.73                       | \$258.73   | \$100.35                       | \$100.35 | \$111.70                       | \$111.70 | \$100.35                       | \$100.35 | \$111.70                       | \$111.70 | \$119.75                       | \$119.75 | \$114.74                         | \$114.74 | \$126.56                         | \$126.56 |
| 21                       | \$407.44                       | \$417.63   | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$188.58                       | \$193.30 | \$180.69                         | \$185.21 | \$199.30                         | \$204.29 |
| 22                       | \$407.44                       | \$417.63   | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$188.58                       | \$193.30 | \$180.69                         | \$185.21 | \$199.30                         | \$204.29 |
| 23                       | \$407.44                       | \$417.63   | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$188.58                       | \$193.30 | \$180.69                         | \$185.21 | \$199.30                         | \$204.29 |
| 24                       | \$407.44                       | \$417.63   | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$158.03                       | \$161.99 | \$175.89                       | \$180.29 | \$188.58                       | \$193.30 | \$180.69                         | \$185.21 | \$199.30                         | \$204.29 |
| 25                       | \$409.07                       | \$419.30   | \$158.67                       | \$162.63 | \$176.60                       | \$181.01 | \$158.67                       | \$162.63 | \$176.60                       | \$181.01 | \$189.34                       | \$194.07 | \$181.42                         | \$185.95 | \$200.10                         | \$205.10 |
| 26                       | \$417.22                       | \$427.65   | \$161.83                       | \$165.87 | \$180.12                       | \$184.62 | \$161.83                       | \$165.87 | \$180.12                       | \$184.62 | \$193.11                       | \$197.94 | \$185.03                         | \$189.66 | \$204.09                         | \$209.19 |
| 27                       | \$427.00                       | \$437.68   | \$165.62                       | \$169.76 | \$184.34                       | \$188.95 | \$165.62                       | \$169.76 | \$184.34                       | \$188.95 | \$197.64                       | \$202.58 | \$189.37                         | \$194.10 | \$208.87                         | \$214.09 |
| 28                       | \$442.89                       | \$453.96   | \$171.78                       | \$176.08 | \$191.20                       | \$195.98 | \$171.78                       | \$176.08 | \$191.20                       | \$195.98 | \$204.99                       | \$210.12 | \$196.42                         | \$201.33 | \$216.64                         | \$222.06 |
| 29                       | \$455.93                       | \$467.33   | \$176.84                       | \$181.26 | \$196.83                       | \$201.75 | \$176.84                       | \$181.26 | \$196.83                       | \$201.75 | \$211.03                       | \$216.30 | \$202.20                         | \$207.25 | \$223.02                         | \$228.60 |
| 30                       | \$462.45                       | \$474.01   | \$179.37                       | \$183.85 | \$199.64                       | \$204.63 | \$179.37                       | \$183.85 | \$199.64                       | \$204.63 | \$214.04                       | \$219.39 | \$205.09                         | \$210.22 | \$226.21                         | \$231.87 |
| 31                       | \$472.23                       | \$484.03   | \$183.16                       | \$187.74 | \$203.86                       | \$208.96 | \$183.16                       | \$187.74 | \$203.86                       | \$208.96 | \$218.57                       | \$224.03 | \$209.42                         | \$214.66 | \$230.99                         | \$236.77 |
| 32                       | \$482.01                       | \$494.06   | \$186.95                       | \$191.63 | \$208.08                       | \$213.28 | \$186.95                       | \$191.63 | \$208.08                       | \$213.28 | \$223.10                       | \$228.67 | \$213.76                         | \$219.11 | \$235.78                         | \$241.67 |
| 33                       | \$488.12                       | \$500.32   | \$189.32                       | \$194.06 | \$210.72                       | \$215.99 | \$189.32                       | \$194.06 | \$210.72                       | \$215.99 | \$225.92                       | \$231.57 | \$216.47                         | \$221.88 | \$238.77                         | \$244.74 |
| 34                       | \$494.64                       | \$507.00   | \$191.85                       | \$196.65 | \$213.54                       | \$218.87 | \$191.85                       | \$196.65 | \$213.54                       | \$218.87 | \$228.94                       | \$234.66 | \$219.36                         | \$224.85 | \$241.96                         | \$248.00 |
| 35                       | \$497.90                       | \$510.34   | \$193.12                       | \$197.95 | \$214.94                       | \$220.32 | \$193.12                       | \$197.95 | \$214.94                       | \$220.32 | \$230.45                       | \$236.21 | \$220.81                         | \$226.33 | \$243.55                         | \$249.64 |
| 36                       | \$501.16                       | \$513.68   | \$194.38                       | \$199.24 | \$216.35                       | \$221.76 | \$194.38                       | \$199.24 | \$216.35                       | \$221.76 | \$231.96                       | \$237.76 | \$222.25                         | \$227.81 | \$245.14                         | \$251.27 |
| 37                       | \$504.42                       | \$517.03   | \$195.65                       | \$200.54 | \$217.76                       | \$223.20 | \$195.65                       | \$200.54 | \$217.76                       | \$223.20 | \$233.47                       | \$239.30 | \$223.70                         | \$229.29 | \$246.74                         | \$252.91 |
| 38                       | \$507.68                       | \$520.37   | \$196.91                       | \$201.83 | \$219.16                       | \$224.64 | \$196.91                       | \$201.83 | \$219.16                       | \$224.64 | \$234.98                       | \$240.85 | \$225.14                         | \$230.77 | \$248.33                         | \$254.54 |
| 39                       | \$514.19                       | \$527.05   | \$199.44                       | \$204.42 | \$221.98                       | \$227.53 | \$199.44                       | \$204.42 | \$221.98                       | \$227.53 | \$237.99                       | \$243.94 | \$228.04                         | \$233.74 | \$251.52                         | \$257.81 |
| 40                       | \$520.71                       | \$533.73   | \$201.97                       | \$207.02 | \$224.79                       | \$230.41 | \$201.97                       | \$207.02 | \$224.79                       | \$230.41 | \$241.01                       | \$247.04 | \$230.93                         | \$236.70 | \$254.71                         | \$261.08 |
| 41                       | \$530.49                       | \$543.75   | \$205.76                       | \$210.90 | \$229.01                       | \$234.74 | \$205.76                       | \$210.90 | \$229.01                       | \$234.74 | \$245.54                       | \$251.67 | \$235.26                         | \$241.14 | \$259.49                         | \$265.98 |
| 42                       | \$539.86                       | \$553.36   | \$209.39                       | \$214.63 | \$233.06                       | \$238.89 | \$209.39                       | \$214.63 | \$233.06                       | \$238.89 | \$249.87                       | \$256.12 | \$239.42                         | \$245.40 | \$264.08                         | \$270.68 |
| 43                       | \$552.90                       | \$566.72   | \$214.45                       | \$219.81 | \$238.69                       | \$244.65 | \$214.45                       | \$219.81 | \$238.69                       | \$244.65 | \$255.91                       | \$262.31 | \$245.20                         | \$251.33 | \$270.46                         | \$277.22 |
| 44                       | \$569.20                       | \$583.43   | \$220.77                       | \$226.29 | \$245.72                       | \$251.87 | \$220.77                       | \$226.29 | \$245.72                       | \$251.87 | \$263.45                       | \$270.04 | \$252.43                         | \$258.74 | \$278.43                         | \$285.39 |
| 45                       | \$588.35                       | \$603.06   | \$228.20                       | \$233.91 | \$253.99                       | \$260.34 | \$228.20                       | \$233.91 | \$253.99                       | \$260.34 | \$272.31                       | \$279.12 | \$260.92                         | \$267.44 | \$287.79                         | \$294.99 |
| 46                       | \$611.16                       | \$626.44   | \$237.05                       | \$242.98 | \$263.84                       | \$270.44 | \$237.05                       | \$242.98 | \$263.84                       | \$270.44 | \$282.87                       | \$289.95 | \$271.04                         | \$277.82 | \$298.95                         | \$306.43 |
| 47                       | \$636.83                       | \$652.75   | \$247.01                       | \$253.18 | \$274.92                       | \$281.79 | \$247.01                       | \$253.18 | \$274.92                       | \$281.79 | \$294.76                       | \$302.12 | \$282.42                         | \$289.48 | \$311.51                         | \$319.30 |
| 48                       | \$666.17                       | \$682.82   | \$258.38                       | \$264.84 | \$287.59                       | \$294.77 | \$258.38                       | \$264.84 | \$287.59                       | \$294.77 | \$308.33                       | \$316.04 | \$295.43                         | \$302.82 | \$325.86                         | \$334.01 |
| 49                       | \$695.10                       | \$712.47   | \$269.60                       | \$276.34 | \$300.07                       | \$307.58 | \$269.60                       | \$276.34 | \$300.07                       | \$307.58 | \$321.72                       | \$329.77 | \$308.26                         | \$315.97 | \$340.01                         | \$348.51 |
| 50                       | \$727.69                       | \$745.89   | \$282.25                       | \$289.30 | \$314.14                       | \$322.00 | \$282.25                       | \$289.30 | \$314.14                       | \$322.00 | \$336.81                       | \$345.23 | \$322.72                         | \$330.79 | \$355.95                         | \$364.85 |
| 51                       | \$759.88                       | \$778.88   | \$294.73                       | \$302.10 | \$328.04                       | \$336.24 | \$294.73                       | \$302.10 | \$328.04                       | \$336.24 | \$351.71                       | \$360.50 | \$336.99                         | \$345.42 | \$371.70                         | \$380.99 |
| 52                       | \$795.33                       | \$815.21   | \$308.48                       | \$316.19 | \$343.34                       | \$351.93 | \$308.48                       | \$316.19 | \$343.34                       | \$351.93 | \$368.11                       | \$377.32 | \$352.71                         | \$361.53 | \$389.04                         | \$398.76 |
| 53                       | \$831.18                       | \$851.96   | \$322.39                       | \$330.45 | \$358.82                       | \$367.79 | \$322.39                       | \$330.45 | \$358.82                       | \$367.79 | \$384.71                       | \$394.33 | \$368.61                         | \$377.83 | \$406.58                         | \$416.74 |
| 54                       | \$869.89                       | \$891.64   | \$337.40                       | \$345.83 | \$375.53                       | \$384.92 | \$337.40                       | \$345.83 | \$375.53                       | \$384.92 | \$402.62                       | \$412.69 | \$385.78                         | \$395.42 | \$425.51                         | \$436.15 |
| 55                       | \$908.60                       | \$931.31   | \$352.41                       | \$361.22 | \$392.24                       | \$402.05 | \$352.41                       | \$361.22 | \$392.24                       | \$402.05 | \$420.54                       | \$431.05 | \$402.94                         | \$413.02 | \$444.44                         | \$455.55 |
| 56                       | \$950.56                       | \$974.33   | \$368.69                       | \$377.91 | \$410.36                       | \$420.62 | \$368.69                       | \$377.91 | \$410.36                       | \$420.62 | \$439.96                       | \$450.96 | \$421.55                         | \$432.09 | \$464.97                         | \$476.60 |
| 57                       | \$992.94                       | \$1,017.76 | \$385.12                       | \$394.75 | \$428.65                       | \$439.37 | \$385.12                       | \$394.75 | \$428.65                       | \$439.37 | \$459.57                       | \$471.06 | \$440.35                         | \$451.36 | \$485.70                         | \$497.84 |
| 58                       | \$1,038.16                     | \$1,064.12 | \$402.67                       | \$412.73 | \$448.17                       | \$459.38 | \$402.67                       | \$412.73 | \$448.17                       | \$459.38 | \$480.51                       | \$492.52 | \$460.40                         | \$471.91 | \$507.82                         | \$520.52 |
| 59                       | \$1,060.57                     | \$1,087.09 | \$411.36                       | \$421.64 | \$457.85                       | \$469.29 | \$411.36                       | \$421.64 | \$457.85                       | \$469.29 | \$490.88                       | \$503.15 | \$470.34                         | \$482.10 | \$518.78                         | \$531.75 |
| 60                       | \$1,105.80                     | \$1,133.44 | \$428.90                       | \$439.62 | \$477.37                       | \$489.30 | \$428.90                       | \$439.62 | \$477.37                       | \$489.30 | \$511.81                       | \$524.61 | \$490.40                         | \$502.66 | \$540.91                         | \$554.43 |
| 61                       | \$1,144.91                     | \$1,173.53 | \$444.07                       | \$455.17 | \$494.26                       | \$506.61 | \$444.07                       | \$455.17 | \$494.26                       | \$506.61 | \$529.91                       | \$543.16 | \$507.74                         | \$520.44 | \$560.04                         | \$574.04 |
| 62                       | \$1,170.58                     | \$1,199.84 | \$454.03                       | \$465.38 | \$505.34                       | \$517.97 | \$454.03                       | \$465.38 | \$505.34                       | \$517.97 | \$541.80                       | \$555.34 | \$519.13                         | \$532.11 | \$572.59                         | \$586.91 |
| 63                       | \$1,202.77                     | \$1,232.84 | \$466.51                       | \$478.17 | \$519.23                       | \$532.21 | \$466.51                       | \$478.17 | \$519.23                       | \$532.21 | \$556.69                       | \$570.61 | \$533.40                         | \$546.74 | \$588.34                         | \$603.05 |
| 64                       | \$1,222.32                     | \$1,252.88 | \$474.09                       | \$485.95 | \$527.67                       | \$540.87 | \$474.09                       | \$485.95 | \$527.67                       | \$540.87 | \$565.74                       | \$579.89 | \$542.07                         | \$555.63 | \$597.90                         | \$612.85 |
| 65+                      | \$1,222.32                     | \$1,252.88 | \$474.09                       | \$485.95 | \$527.67                       | \$540.87 | \$474.09                       | \$485.95 | \$527.67                       | \$540.87 | \$565.74                       | \$579.89 | \$542.07                         | \$555.63 | \$597.90                         | \$612.85 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual PPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0040025                  |          | 16322PA0040025                  |          | 16322PA0040025                  |          | 16322PA0040026                 |          |
|--------------------------|---------------------------------|----------|---------------------------------|----------|---------------------------------|----------|--------------------------------|----------|--------------------------------|----------|--------------------------------|----------|--------------------------------|----------|--------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0040025                  |          | 16322PA0040025                  |          | 16322PA0040025                  |          | 16322PA0040026                 |          |
| Form # =>                | 2016 HSA PPO                    |          | 2016 HSA PPO                    |          | 2016 HSA PPO                    |          | 2016 PPO                       |          | 2016 PPO                       |          | 2016 PPO                       |          | 2016 PPO                       |          | 2016 PPO                       |          |
| Rating Area =>           | 4                               |          | 5                               |          | 6                               |          | 1                              |          | 2                              |          | 4                              |          | 5                              |          | 6                              |          |
| Network =>               | Inty PPO - 29C Premium w/Dor    |          | Inty PPO - 29C Premium w/Dor    |          | Inty PPO - 29C Premium w/Dor    |          | Inty PPO - 29C Premium w/Dor   |          | Inty PPO - 29C Premium w/Dor   |          | Inty PPO - 29C Premium w/Dor   |          | Inty PPO - 29C Premium w/Dor   |          | Inty PPO - 29C Premium w/Dor   |          |
| Metal =>                 | Silver                          |          | Silver                          |          | Silver                          |          | Catastrophic                   |          |
| Plan Name =>             | ge Silver HSA \$2,600/20% - Pre |          | ge Silver HSA \$2,600/20% - Pre |          | ge Silver HSA \$2,600/20% - Pre |          | Catastrophic \$6,850/\$0 - Pre |          |
| Deductible =>            | \$2,600/\$5,200                 |          | \$2,600/\$5,200                 |          | \$2,600/\$5,200                 |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          |
| Coinsurance =>           | 20%                             |          | 20%                             |          | 20%                             |          | 0%                             |          | 0%                             |          | 0%                             |          | 0%                             |          | 0%                             |          |
| Copays =>                |                                 |          |                                 |          |                                 |          | \$0 \$0                        |          | \$0 \$0                        |          | \$0 \$0                        |          | \$0 \$0                        |          | \$0 \$0                        |          |
| OOP Maximum =>           | \$3,600/\$7,200                 |          | \$3,600/\$7,200                 |          | \$3,600/\$7,200                 |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          | \$6,850/\$13,700               |          |
| Dental (Yes/No)          | Yes                             |          | Yes                             |          | Yes                             |          | Yes                            |          | Yes                            |          | Yes                            |          | Yes                            |          | Yes                            |          |
| Age Band                 | Non-Tobacco                     | Tobacco  | Non-Tobacco                     | Tobacco  | Non-Tobacco                     | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  | Non-Tobacco                    | Tobacco  |
| 0-20                     | \$114.74                        | \$114.74 | \$126.56                        | \$126.56 | \$135.70                        | \$135.70 | \$87.30                        | \$87.30  | \$97.18                        | \$97.18  | \$87.30                        | \$87.30  | \$97.18                        | \$97.18  | \$104.18                       | \$104.18 |
| 21                       | \$180.69                        | \$185.21 | \$199.30                        | \$204.29 | \$213.69                        | \$219.04 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$164.06                       | \$168.17 |
| 22                       | \$180.69                        | \$185.21 | \$199.30                        | \$204.29 | \$213.69                        | \$219.04 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$164.06                       | \$168.17 |
| 23                       | \$180.69                        | \$185.21 | \$199.30                        | \$204.29 | \$213.69                        | \$219.04 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$164.06                       | \$168.17 |
| 24                       | \$180.69                        | \$185.21 | \$199.30                        | \$204.29 | \$213.69                        | \$219.04 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$137.48                       | \$140.92 | \$153.03                       | \$156.86 | \$164.06                       | \$168.17 |
| 25                       | \$181.42                        | \$185.95 | \$200.10                        | \$205.10 | \$214.55                        | \$219.91 | \$138.03                       | \$141.49 | \$153.65                       | \$157.49 | \$138.03                       | \$141.49 | \$153.65                       | \$157.49 | \$164.72                       | \$168.84 |
| 26                       | \$185.03                        | \$189.66 | \$204.09                        | \$209.19 | \$218.82                        | \$224.29 | \$140.78                       | \$144.30 | \$156.71                       | \$160.63 | \$140.78                       | \$144.30 | \$156.71                       | \$160.63 | \$168.00                       | \$172.20 |
| 27                       | \$189.37                        | \$194.10 | \$208.87                        | \$214.09 | \$223.95                        | \$229.55 | \$144.08                       | \$147.69 | \$160.38                       | \$164.39 | \$144.08                       | \$147.69 | \$160.38                       | \$164.39 | \$171.94                       | \$176.24 |
| 28                       | \$196.42                        | \$201.33 | \$216.64                        | \$222.06 | \$232.29                        | \$238.09 | \$149.45                       | \$153.18 | \$166.35                       | \$170.51 | \$149.45                       | \$153.18 | \$166.35                       | \$170.51 | \$178.34                       | \$182.80 |
| 29                       | \$202.20                        | \$207.25 | \$223.02                        | \$228.60 | \$239.12                        | \$245.10 | \$153.85                       | \$157.69 | \$171.25                       | \$175.53 | \$153.85                       | \$157.69 | \$171.25                       | \$175.53 | \$183.59                       | \$188.18 |
| 30                       | \$205.09                        | \$210.22 | \$226.21                        | \$231.87 | \$242.54                        | \$248.61 | \$156.04                       | \$159.95 | \$173.69                       | \$178.04 | \$156.04                       | \$159.95 | \$173.69                       | \$178.04 | \$186.21                       | \$190.87 |
| 31                       | \$209.42                        | \$214.66 | \$230.99                        | \$236.77 | \$247.67                        | \$253.86 | \$159.34                       | \$163.33 | \$177.37                       | \$181.80 | \$159.34                       | \$163.33 | \$177.37                       | \$181.80 | \$190.15                       | \$194.90 |
| 32                       | \$213.76                        | \$219.11 | \$235.78                        | \$241.67 | \$252.80                        | \$259.12 | \$162.64                       | \$166.71 | \$181.04                       | \$185.57 | \$162.64                       | \$166.71 | \$181.04                       | \$185.57 | \$194.09                       | \$198.94 |
| 33                       | \$216.47                        | \$221.88 | \$238.77                        | \$244.74 | \$256.01                        | \$262.41 | \$164.71                       | \$168.82 | \$183.33                       | \$187.92 | \$164.71                       | \$168.82 | \$183.33                       | \$187.92 | \$196.55                       | \$201.46 |
| 34                       | \$219.36                        | \$224.85 | \$241.96                        | \$248.00 | \$259.42                        | \$265.91 | \$166.91                       | \$171.08 | \$185.78                       | \$190.43 | \$166.91                       | \$171.08 | \$185.78                       | \$190.43 | \$199.17                       | \$204.15 |
| 35                       | \$220.81                        | \$226.33 | \$243.55                        | \$249.64 | \$261.13                        | \$267.66 | \$168.01                       | \$172.21 | \$187.01                       | \$191.68 | \$168.01                       | \$172.21 | \$187.01                       | \$191.68 | \$200.49                       | \$205.50 |
| 36                       | \$222.25                        | \$227.81 | \$245.14                        | \$251.27 | \$262.84                        | \$269.41 | \$169.11                       | \$173.33 | \$188.23                       | \$192.94 | \$169.11                       | \$173.33 | \$188.23                       | \$192.94 | \$201.80                       | \$206.84 |
| 37                       | \$223.70                        | \$229.29 | \$246.74                        | \$252.91 | \$264.55                        | \$271.17 | \$170.21                       | \$174.46 | \$189.46                       | \$194.19 | \$170.21                       | \$174.46 | \$189.46                       | \$194.19 | \$203.11                       | \$208.19 |
| 38                       | \$225.14                        | \$230.77 | \$248.33                        | \$254.54 | \$266.26                        | \$272.92 | \$171.31                       | \$175.59 | \$190.68                       | \$195.45 | \$171.31                       | \$175.59 | \$190.68                       | \$195.45 | \$204.42                       | \$209.53 |
| 39                       | \$228.04                        | \$233.74 | \$251.52                        | \$257.81 | \$269.68                        | \$276.42 | \$173.50                       | \$177.84 | \$193.13                       | \$197.96 | \$173.50                       | \$177.84 | \$193.13                       | \$197.96 | \$207.05                       | \$212.22 |
| 40                       | \$230.93                        | \$236.70 | \$254.71                        | \$261.08 | \$273.10                        | \$279.93 | \$175.70                       | \$180.10 | \$195.58                       | \$200.47 | \$175.70                       | \$180.10 | \$195.58                       | \$200.47 | \$209.67                       | \$214.92 |
| 41                       | \$235.26                        | \$241.14 | \$259.49                        | \$265.98 | \$278.23                        | \$285.18 | \$179.00                       | \$183.48 | \$199.25                       | \$204.23 | \$179.00                       | \$183.48 | \$199.25                       | \$204.23 | \$213.61                       | \$218.95 |
| 42                       | \$239.42                        | \$245.40 | \$264.08                        | \$270.68 | \$283.14                        | \$290.22 | \$182.17                       | \$186.72 | \$202.77                       | \$207.84 | \$182.17                       | \$186.72 | \$202.77                       | \$207.84 | \$217.38                       | \$222.82 |
| 43                       | \$245.20                        | \$251.33 | \$270.46                        | \$277.22 | \$289.98                        | \$297.23 | \$186.57                       | \$191.23 | \$207.67                       | \$212.86 | \$186.57                       | \$191.23 | \$207.67                       | \$212.86 | \$222.63                       | \$228.20 |
| 44                       | \$252.43                        | \$258.74 | \$278.43                        | \$285.39 | \$298.53                        | \$305.99 | \$192.06                       | \$196.87 | \$213.79                       | \$219.13 | \$192.06                       | \$196.87 | \$213.79                       | \$219.13 | \$229.20                       | \$234.93 |
| 45                       | \$260.92                        | \$267.44 | \$287.79                        | \$294.99 | \$308.57                        | \$316.29 | \$198.53                       | \$203.49 | \$220.98                       | \$226.50 | \$198.53                       | \$203.49 | \$220.98                       | \$226.50 | \$236.91                       | \$242.83 |
| 46                       | \$271.04                        | \$277.82 | \$298.95                        | \$306.43 | \$320.54                        | \$328.55 | \$206.22                       | \$211.38 | \$229.55                       | \$235.29 | \$206.22                       | \$211.38 | \$229.55                       | \$235.29 | \$246.09                       | \$252.25 |
| 47                       | \$282.42                        | \$289.48 | \$311.51                        | \$319.30 | \$334.00                        | \$342.35 | \$214.89                       | \$220.26 | \$239.19                       | \$245.17 | \$214.89                       | \$220.26 | \$239.19                       | \$245.17 | \$256.43                       | \$262.84 |
| 48                       | \$295.43                        | \$302.82 | \$325.86                        | \$334.01 | \$349.39                        | \$358.12 | \$224.78                       | \$230.40 | \$250.21                       | \$256.46 | \$224.78                       | \$230.40 | \$250.21                       | \$256.46 | \$268.24                       | \$274.95 |
| 49                       | \$308.26                        | \$315.97 | \$340.01                        | \$348.51 | \$364.56                        | \$373.67 | \$234.55                       | \$240.41 | \$261.07                       | \$267.60 | \$234.55                       | \$240.41 | \$261.07                       | \$267.60 | \$279.89                       | \$286.89 |
| 50                       | \$322.72                        | \$330.79 | \$355.95                        | \$364.85 | \$381.66                        | \$391.20 | \$245.54                       | \$251.68 | \$273.32                       | \$280.15 | \$245.54                       | \$251.68 | \$273.32                       | \$280.15 | \$293.02                       | \$300.34 |
| 51                       | \$336.99                        | \$345.42 | \$371.70                        | \$380.99 | \$398.54                        | \$408.50 | \$256.41                       | \$262.82 | \$285.41                       | \$292.54 | \$256.41                       | \$262.82 | \$285.41                       | \$292.54 | \$305.98                       | \$313.63 |
| 52                       | \$352.71                        | \$361.53 | \$389.04                        | \$398.76 | \$417.13                        | \$427.56 | \$268.37                       | \$275.07 | \$298.72                       | \$306.19 | \$268.37                       | \$275.07 | \$298.72                       | \$306.19 | \$320.25                       | \$328.26 |
| 53                       | \$368.61                        | \$377.83 | \$406.58                        | \$416.74 | \$435.93                        | \$446.83 | \$280.46                       | \$287.48 | \$312.19                       | \$319.99 | \$280.46                       | \$287.48 | \$312.19                       | \$319.99 | \$334.69                       | \$343.05 |
| 54                       | \$385.78                        | \$395.42 | \$425.51                        | \$436.15 | \$456.23                        | \$467.64 | \$293.52                       | \$300.86 | \$326.72                       | \$334.89 | \$293.52                       | \$300.86 | \$326.72                       | \$334.89 | \$350.27                       | \$359.03 |
| 55                       | \$402.94                        | \$413.02 | \$444.44                        | \$455.55 | \$476.53                        | \$488.45 | \$306.59                       | \$314.25 | \$341.26                       | \$349.79 | \$306.59                       | \$314.25 | \$341.26                       | \$349.79 | \$365.86                       | \$375.01 |
| 56                       | \$421.55                        | \$432.09 | \$464.97                        | \$476.60 | \$498.54                        | \$511.01 | \$320.75                       | \$328.76 | \$357.02                       | \$365.95 | \$320.75                       | \$328.76 | \$357.02                       | \$365.95 | \$382.76                       | \$392.33 |
| 57                       | \$440.35                        | \$451.36 | \$485.70                        | \$497.84 | \$520.77                        | \$533.79 | \$335.04                       | \$343.42 | \$372.94                       | \$382.26 | \$335.04                       | \$343.42 | \$372.94                       | \$382.26 | \$399.82                       | \$409.81 |
| 58                       | \$460.40                        | \$471.91 | \$507.82                        | \$520.52 | \$544.49                        | \$558.10 | \$350.30                       | \$359.06 | \$389.93                       | \$399.67 | \$350.30                       | \$359.06 | \$389.93                       | \$399.67 | \$418.03                       | \$428.48 |
| 59                       | \$470.34                        | \$482.10 | \$518.78                        | \$531.75 | \$556.24                        | \$570.15 | \$357.87                       | \$366.81 | \$398.34                       | \$408.30 | \$357.87                       | \$366.81 | \$398.34                       | \$408.30 | \$427.05                       | \$437.73 |
| 60                       | \$490.40                        | \$502.66 | \$540.91                        | \$554.43 | \$579.96                        | \$594.46 | \$373.13                       | \$382.45 | \$415.33                       | \$425.71 | \$373.13                       | \$382.45 | \$415.33                       | \$425.71 | \$445.26                       | \$456.40 |
| 61                       | \$507.74                        | \$520.44 | \$560.04                        | \$574.04 | \$600.47                        | \$615.49 | \$386.32                       | \$395.98 | \$430.02                       | \$440.77 | \$386.32                       | \$395.98 | \$430.02                       | \$440.77 | \$461.01                       | \$472.54 |
| 62                       | \$519.13                        | \$532.11 | \$572.59                        | \$586.91 | \$613.94                        | \$629.28 | \$394.99                       | \$404.86 | \$439.66                       | \$450.65 | \$394.99                       | \$404.86 | \$439.66                       | \$450.65 | \$471.35                       | \$483.13 |
| 63                       | \$533.40                        | \$546.74 | \$588.34                        | \$603.05 | \$630.82                        | \$646.59 | \$405.85                       | \$415.99 | \$451.75                       | \$463.04 | \$405.85                       | \$415.99 | \$451.75                       | \$463.04 | \$484.31                       | \$496.42 |
| 64                       | \$542.07                        | \$555.63 | \$597.90                        | \$612.85 | \$641.07                        | \$657.10 | \$412.44                       | \$422.76 | \$459.09                       | \$470.57 | \$412.44                       | \$422.76 | \$459.09                       | \$470.57 | \$492.18                       | \$504.49 |
| 65+                      | \$542.07                        | \$555.63 | \$597.90                        | \$612.85 | \$641.07                        | \$657.10 | \$412.44                       | \$422.76 | \$459.09                       | \$470.57 | \$412.44                       | \$422.76 | \$459.09                       | \$470.57 | \$492.18                       | \$504.49 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050029                     |          | 16322PA0050030                         |          | 16322PA0050030                         |          | 16322PA0050030                         |          |
|--------------------------|------------------------------------|----------|------------------------------------|----------|------------------------------------|----------|------------------------------------|----------|------------------------------------|----------|--|----------|--|----------|--|----------|
| Plan ID (Off Exchange)=> | 16322PA0050029                     |          | 16322PA0050030                         |          | 16322PA0050030                         |          | 16322PA0050030                         |          |
| Form # =>                | 2016 EPO                           |          | 2016 EPO                               |          | 2016 EPO                               |          | 2016 EPO                               |          |
| Rating Area =>           | 1                                  |          | 2                                  |          | 4                                  |          | 5                                  |          | 6                                  |          | 1                                      |          | 2                                      |          | 4                                      |          |
| Network =>               | County EPO - 5C Select w/Dominant  |          | County EPO - 5C Select w/Dominant      |          | County EPO - 5C Select w/Dominant      |          | County EPO - 5C Select w/Dominant      |          |
| Metal =>                 | Silver                             |          | Silver                                 |          | Silver                                 |          | Silver                                 |          |
| Plan Name =>             | Advantage Silver \$0/\$50 - Select |          | Advantage Silver \$1,750/\$30 - Select |          | Advantage Silver \$1,750/\$30 - Select |          | Advantage Silver \$1,750/\$30 - Select |          |
| Deductible =>            | \$0/\$0                            |          | \$0/\$0                            |          | \$0/\$0                            |          | \$0/\$0                            |          | \$0/\$0                            |          | \$1,750/\$3,500                        |          | \$1,750/\$3,500                        |          | \$1,750/\$3,500                        |          |
| Coinurance =>            | 0%                                 |          | 0%                                 |          | 0%                                 |          | 0%                                 |          | 0%                                 |          | 20%                                    |          | 20%                                    |          | 20%                                    |          |
| Copays =>                | \$50                               | \$100    | \$50                               | \$100    | \$50                               | \$100    | \$50                               | \$100    | \$50                               | \$100    | \$30                                   | \$80     | \$30                                   | \$80     | \$30                                   | \$80     |
| OOP Maximum =>           | \$6,850/\$13,700                   |          | \$6,850/\$13,700                   |          | \$6,850/\$13,700                   |          | \$6,850/\$13,700                   |          | \$6,850/\$13,700                   |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          |
| Dental (Yes/No)          | Yes                                |          | Yes                                    |          | Yes                                    |          | Yes                                    |          |
| Age Band                 | Non-Tobacco                        | Tobacco  | Non-Tobacco                            | Tobacco  | Non-Tobacco                            | Tobacco  | Non-Tobacco                            | Tobacco  |
| 0-20                     | \$99.95                            | \$99.95  | \$110.25                           | \$110.25 | \$99.95                            | \$99.95  | \$110.25                           | \$110.25 | \$118.21                           | \$118.21 | \$99.60                                | \$99.60  | \$109.85                               | \$109.85 | \$99.60                                | \$99.60  |
| 21                       | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$186.15                           | \$190.81 | \$156.84                               | \$160.77 | \$172.99                               | \$177.32 | \$156.84                               | \$160.77 |
| 22                       | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$186.15                           | \$190.81 | \$156.84                               | \$160.77 | \$172.99                               | \$177.32 | \$156.84                               | \$160.77 |
| 23                       | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$186.15                           | \$190.81 | \$156.84                               | \$160.77 | \$172.99                               | \$177.32 | \$156.84                               | \$160.77 |
| 24                       | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$157.40                           | \$161.34 | \$173.62                           | \$177.97 | \$186.15                           | \$190.81 | \$156.84                               | \$160.77 | \$172.99                               | \$177.32 | \$156.84                               | \$160.77 |
| 25                       | \$158.03                           | \$161.99 | \$174.32                           | \$178.68 | \$158.03                           | \$161.99 | \$174.32                           | \$178.68 | \$186.90                           | \$191.57 | \$157.47                               | \$161.41 | \$173.69                               | \$178.03 | \$157.47                               | \$161.41 |
| 26                       | \$161.18                           | \$165.21 | \$177.79                           | \$182.24 | \$161.18                           | \$165.21 | \$177.79                           | \$182.24 | \$190.62                           | \$195.39 | \$160.61                               | \$164.62 | \$177.15                               | \$181.58 | \$160.61                               | \$164.62 |
| 27                       | \$164.96                           | \$169.08 | \$181.96                           | \$186.51 | \$164.96                           | \$169.08 | \$181.96                           | \$186.51 | \$195.09                           | \$199.97 | \$164.37                               | \$168.48 | \$181.30                               | \$185.83 | \$164.37                               | \$168.48 |
| 28                       | \$171.10                           | \$175.38 | \$188.73                           | \$193.45 | \$171.10                           | \$175.38 | \$188.73                           | \$193.45 | \$202.35                           | \$207.41 | \$170.49                               | \$174.75 | \$188.05                               | \$192.75 | \$170.49                               | \$174.75 |
| 29                       | \$176.14                           | \$180.54 | \$194.29                           | \$199.14 | \$176.14                           | \$180.54 | \$194.29                           | \$199.14 | \$208.31                           | \$213.51 | \$175.51                               | \$179.90 | \$193.58                               | \$198.42 | \$175.51                               | \$179.90 |
| 30                       | \$178.65                           | \$183.12 | \$197.06                           | \$201.99 | \$178.65                           | \$183.12 | \$197.06                           | \$201.99 | \$211.29                           | \$216.57 | \$178.02                               | \$182.47 | \$196.35                               | \$201.26 | \$178.02                               | \$182.47 |
| 31                       | \$182.43                           | \$186.99 | \$201.23                           | \$206.26 | \$182.43                           | \$186.99 | \$201.23                           | \$206.26 | \$215.75                           | \$221.15 | \$181.78                               | \$186.33 | \$200.50                               | \$205.51 | \$181.78                               | \$186.33 |
| 32                       | \$186.21                           | \$190.86 | \$205.40                           | \$210.53 | \$186.21                           | \$190.86 | \$205.40                           | \$210.53 | \$220.22                           | \$225.73 | \$185.55                               | \$190.19 | \$204.65                               | \$209.77 | \$185.55                               | \$190.19 |
| 33                       | \$188.57                           | \$193.28 | \$208.00                           | \$213.20 | \$188.57                           | \$193.28 | \$208.00                           | \$213.20 | \$223.01                           | \$228.59 | \$187.90                               | \$192.60 | \$207.25                               | \$212.43 | \$187.90                               | \$192.60 |
| 34                       | \$191.09                           | \$195.87 | \$210.78                           | \$216.05 | \$191.09                           | \$195.87 | \$210.78                           | \$216.05 | \$225.99                           | \$231.64 | \$190.41                               | \$195.17 | \$210.01                               | \$215.27 | \$190.41                               | \$195.17 |
| 35                       | \$192.35                           | \$197.16 | \$212.17                           | \$217.47 | \$192.35                           | \$197.16 | \$212.17                           | \$217.47 | \$227.48                           | \$233.17 | \$191.66                               | \$196.45 | \$211.40                               | \$216.68 | \$191.66                               | \$196.45 |
| 36                       | \$193.61                           | \$198.45 | \$213.56                           | \$218.90 | \$193.61                           | \$198.45 | \$213.56                           | \$218.90 | \$228.97                           | \$234.69 | \$192.92                               | \$197.74 | \$212.78                               | \$218.10 | \$192.92                               | \$197.74 |
| 37                       | \$194.87                           | \$199.74 | \$214.95                           | \$220.32 | \$194.87                           | \$199.74 | \$214.95                           | \$220.32 | \$230.46                           | \$236.22 | \$194.17                               | \$199.03 | \$214.17                               | \$219.52 | \$194.17                               | \$199.03 |
| 38                       | \$196.13                           | \$201.03 | \$216.34                           | \$221.74 | \$196.13                           | \$201.03 | \$216.34                           | \$221.74 | \$231.95                           | \$237.75 | \$195.43                               | \$200.31 | \$215.55                               | \$220.94 | \$195.43                               | \$200.31 |
| 39                       | \$198.64                           | \$203.61 | \$219.11                           | \$224.59 | \$198.64                           | \$203.61 | \$219.11                           | \$224.59 | \$234.93                           | \$240.80 | \$197.94                               | \$202.89 | \$218.32                               | \$223.78 | \$197.94                               | \$202.89 |
| 40                       | \$201.16                           | \$206.19 | \$221.89                           | \$227.44 | \$201.16                           | \$206.19 | \$221.89                           | \$227.44 | \$237.90                           | \$243.85 | \$200.45                               | \$205.46 | \$221.09                               | \$226.61 | \$200.45                               | \$205.46 |
| 41                       | \$204.94                           | \$210.06 | \$226.06                           | \$231.71 | \$204.94                           | \$210.06 | \$226.06                           | \$231.71 | \$242.37                           | \$248.43 | \$204.21                               | \$209.32 | \$225.24                               | \$230.87 | \$204.21                               | \$209.32 |
| 42                       | \$208.56                           | \$213.77 | \$230.05                           | \$235.80 | \$208.56                           | \$213.77 | \$230.05                           | \$235.80 | \$246.65                           | \$252.82 | \$207.82                               | \$213.01 | \$229.22                               | \$234.95 | \$207.82                               | \$213.01 |
| 43                       | \$213.60                           | \$218.94 | \$235.61                           | \$241.50 | \$213.60                           | \$218.94 | \$235.61                           | \$241.50 | \$252.61                           | \$258.93 | \$212.84                               | \$218.16 | \$234.75                               | \$240.62 | \$212.84                               | \$218.16 |
| 44                       | \$219.89                           | \$225.39 | \$242.55                           | \$248.62 | \$219.89                           | \$225.39 | \$242.55                           | \$248.62 | \$260.06                           | \$266.56 | \$219.11                               | \$224.59 | \$241.67                               | \$247.71 | \$219.11                               | \$224.59 |
| 45                       | \$227.29                           | \$232.97 | \$250.71                           | \$256.98 | \$227.29                           | \$232.97 | \$250.71                           | \$256.98 | \$268.81                           | \$275.53 | \$226.48                               | \$232.14 | \$249.80                               | \$256.05 | \$226.48                               | \$232.14 |
| 46                       | \$236.10                           | \$242.01 | \$260.43                           | \$266.95 | \$236.10                           | \$242.01 | \$260.43                           | \$266.95 | \$279.23                           | \$286.21 | \$235.26                               | \$241.15 | \$259.49                               | \$265.98 | \$235.26                               | \$241.15 |
| 47                       | \$246.02                           | \$252.17 | \$271.37                           | \$278.16 | \$246.02                           | \$252.17 | \$271.37                           | \$278.16 | \$290.96                           | \$298.23 | \$245.15                               | \$251.27 | \$270.39                               | \$277.15 | \$245.15                               | \$251.27 |
| 48                       | \$257.35                           | \$263.79 | \$283.87                           | \$290.97 | \$257.35                           | \$263.79 | \$283.87                           | \$290.97 | \$304.36                           | \$311.97 | \$256.44                               | \$262.85 | \$282.84                               | \$289.91 | \$256.44                               | \$262.85 |
| 49                       | \$268.53                           | \$275.24 | \$296.20                           | \$303.61 | \$268.53                           | \$275.24 | \$296.20                           | \$303.61 | \$317.58                           | \$325.52 | \$267.57                               | \$274.26 | \$295.13                               | \$302.50 | \$267.57                               | \$274.26 |
| 50                       | \$281.12                           | \$288.15 | \$310.09                           | \$317.84 | \$281.12                           | \$288.15 | \$310.09                           | \$317.84 | \$332.47                           | \$340.78 | \$280.12                               | \$287.12 | \$308.97                               | \$316.69 | \$280.12                               | \$287.12 |
| 51                       | \$293.56                           | \$300.89 | \$323.81                           | \$331.90 | \$293.56                           | \$300.89 | \$323.81                           | \$331.90 | \$347.17                           | \$355.85 | \$292.51                               | \$299.82 | \$322.63                               | \$330.70 | \$292.51                               | \$299.82 |
| 52                       | \$307.25                           | \$314.93 | \$338.91                           | \$347.38 | \$307.25                           | \$314.93 | \$338.91                           | \$347.38 | \$363.37                           | \$372.45 | \$306.16                               | \$313.81 | \$337.68                               | \$346.12 | \$306.16                               | \$313.81 |
| 53                       | \$321.10                           | \$329.13 | \$354.19                           | \$363.04 | \$321.10                           | \$329.13 | \$354.19                           | \$363.04 | \$379.75                           | \$389.24 | \$319.96                               | \$327.96 | \$352.90                               | \$361.73 | \$319.96                               | \$327.96 |
| 54                       | \$336.05                           | \$344.46 | \$370.68                           | \$379.95 | \$336.05                           | \$344.46 | \$370.68                           | \$379.95 | \$397.44                           | \$407.37 | \$334.86                               | \$343.23 | \$369.34                               | \$378.57 | \$334.86                               | \$343.23 |
| 55                       | \$351.01                           | \$359.78 | \$387.18                           | \$396.86 | \$351.01                           | \$359.78 | \$387.18                           | \$396.86 | \$415.12                           | \$425.50 | \$349.76                               | \$358.50 | \$385.77                               | \$395.42 | \$349.76                               | \$358.50 |
| 56                       | \$367.22                           | \$376.40 | \$405.06                           | \$415.19 | \$367.22                           | \$376.40 | \$405.06                           | \$415.19 | \$434.29                           | \$445.15 | \$365.91                               | \$375.06 | \$403.59                               | \$413.68 | \$365.91                               | \$375.06 |
| 57                       | \$383.59                           | \$393.18 | \$423.12                           | \$433.69 | \$383.59                           | \$393.18 | \$423.12                           | \$433.69 | \$453.65                           | \$464.99 | \$382.22                               | \$391.78 | \$421.58                               | \$432.12 | \$382.22                               | \$391.78 |
| 58                       | \$401.06                           | \$411.09 | \$442.39                           | \$453.45 | \$401.06                           | \$411.09 | \$442.39                           | \$453.45 | \$474.32                           | \$486.17 | \$399.63                               | \$409.62 | \$440.78                               | \$451.80 | \$399.63                               | \$409.62 |
| 59                       | \$409.72                           | \$419.96 | \$451.94                           | \$463.24 | \$409.72                           | \$419.96 | \$451.94                           | \$463.24 | \$484.55                           | \$496.67 | \$408.26                               | \$418.47 | \$450.30                               | \$461.56 | \$408.26                               | \$418.47 |
| 60                       | \$427.19                           | \$437.87 | \$471.21                           | \$482.99 | \$427.19                           | \$437.87 | \$471.21                           | \$482.99 | \$505.22                           | \$517.85 | \$425.67                               | \$436.31 | \$469.50                               | \$481.24 | \$425.67                               | \$436.31 |
| 61                       | \$442.30                           | \$453.36 | \$487.88                           | \$500.07 | \$442.30                           | \$453.36 | \$487.88                           | \$500.07 | \$523.09                           | \$536.16 | \$440.73                               | \$451.74 | \$486.11                               | \$498.26 | \$440.73                               | \$451.74 |
| 62                       | \$452.22                           | \$463.52 | \$498.82                           | \$511.29 | \$452.22                           | \$463.52 | \$498.82                           | \$511.29 | \$534.81                           | \$548.18 | \$450.61                               | \$461.87 | \$497.01                               | \$509.43 | \$450.61                               | \$461.87 |
| 63                       | \$464.65                           | \$476.27 | \$512.53                           | \$525.34 | \$464.65                           | \$476.27 | \$512.53                           | \$525.34 | \$549.52                           | \$563.26 | \$463.00                               | \$474.57 | \$510.67                               | \$523.44 | \$463.00                               | \$474.57 |
| 64                       | \$472.20                           | \$484.01 | \$520.86                           | \$533.89 | \$472.20                           | \$484.01 | \$520.86                           | \$533.89 | \$558.45                           | \$572.42 | \$470.52                               | \$482.29 | \$518.97                               | \$531.95 | \$470.52                               | \$482.29 |
| 65+                      | \$472.20                           | \$484.01 | \$520.86                           | \$533.89 | \$472.20                           | \$484.01 | \$520.86                           | \$533.89 | \$558.45                           | \$572.42 | \$470.52                               | \$482.29 | \$518.97                               | \$531.95 | \$470.52                               | \$482.29 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050030                         |          | 16322PA0050030                         |          | 16322PA0050031                         |          | 16322PA0050033                     |          |
|--------------------------|--|----------|--|----------|--|----------|--|----------|--|----------|--|----------|--|----------|------------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050030                         |          | 16322PA0050030                         |          | 16322PA0050031                         |          | 16322PA0050033                     |          |
| Form # =>                | 2016 EPO                               |          | 2016 EPO                           |          |
| Rating Area =>           | 5                                      |          | 6                                      |          | 1                                      |          | 2                                      |          | 4                                      |          | 5                                      |          | 6                                      |          | 1                                  |          |
| Network =>               | County EPO - 5C Select w/Dominant      |          | County EPO - 5C Select w/Dominant  |          |
| Metal =>                 | Silver                                 |          | Gold                               |          |
| Plan Name =>             | Advantage Silver \$1,750/\$30 - Select |          | Advantage Silver \$1,750/\$30 - Select |          | Advantage Silver \$3,250/\$10 - Select |          | Advantage Gold \$750/\$10 - Select |          |
| Deductible =>            | \$1,750/\$3,500                        |          | \$1,750/\$3,500                        |          | \$3,250/\$6,500                        |          | \$3,250/\$6,500                        |          | \$3,250/\$6,500                        |          | \$3,250/\$6,500                        |          | \$3,250/\$6,500                        |          | \$750/\$1,500                      |          |
| Coinurance =>            | 20%                                    |          | 20%                                    |          | 0%                                     |          | 0%                                     |          | 0%                                     |          | 0%                                     |          | 0%                                     |          | 10%                                |          |
| Copays =>                | \$30                                   | \$80     | \$30                                   | \$80     | \$10                                   | \$70     | \$10                                   | \$70     | \$10                                   | \$70     | \$10                                   | \$70     | \$10                                   | \$70     | \$10                               | \$45     |
| OOP Maximum =>           | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$6,600/\$13,200                       |          | \$3,000/\$6,000                    |          |
| Dental (Yes/No)          | Yes                                    |          | Yes                                |          |
| Age Band                 | Non-Tobacco                            | Tobacco  | Non-Tobacco                        | Tobacco  |
| 0-20                     | \$109.85                               | \$109.85 | \$117.78                               | \$117.78 | \$97.99                                | \$97.99  | \$108.08                               | \$108.08 | \$97.99                                | \$97.99  | \$108.08                               | \$108.08 | \$115.88                               | \$115.88 | \$123.65                           | \$123.65 |
| 21                       | \$172.99                               | \$177.32 | \$185.48                               | \$190.12 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$182.48                               | \$187.05 | \$194.71                           | \$199.58 |
| 22                       | \$172.99                               | \$177.32 | \$185.48                               | \$190.12 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$182.48                               | \$187.05 | \$194.71                           | \$199.58 |
| 23                       | \$172.99                               | \$177.32 | \$185.48                               | \$190.12 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$182.48                               | \$187.05 | \$194.71                           | \$199.58 |
| 24                       | \$172.99                               | \$177.32 | \$185.48                               | \$190.12 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$154.30                               | \$158.16 | \$170.19                               | \$174.45 | \$182.48                               | \$187.05 | \$194.71                           | \$199.58 |
| 25                       | \$173.69                               | \$178.03 | \$186.23                               | \$190.88 | \$154.92                               | \$158.80 | \$170.88                               | \$175.15 | \$154.92                               | \$158.80 | \$170.88                               | \$175.15 | \$183.21                               | \$187.80 | \$195.49                           | \$200.38 |
| 26                       | \$171.15                               | \$181.58 | \$189.94                               | \$194.68 | \$158.01                               | \$161.96 | \$174.28                               | \$178.64 | \$158.01                               | \$161.96 | \$174.28                               | \$178.64 | \$186.86                               | \$191.54 | \$199.39                           | \$204.37 |
| 27                       | \$181.30                               | \$185.83 | \$194.39                               | \$199.25 | \$161.71                               | \$165.75 | \$178.36                               | \$182.82 | \$161.71                               | \$165.75 | \$178.36                               | \$182.82 | \$191.24                               | \$196.03 | \$204.06                           | \$209.16 |
| 28                       | \$188.05                               | \$192.75 | \$201.62                               | \$206.66 | \$167.73                               | \$171.92 | \$185.00                               | \$189.63 | \$167.73                               | \$171.92 | \$185.00                               | \$189.63 | \$198.36                               | \$203.32 | \$211.65                           | \$216.95 |
| 29                       | \$193.58                               | \$198.42 | \$207.56                               | \$212.75 | \$172.67                               | \$176.98 | \$190.45                               | \$195.21 | \$172.67                               | \$176.98 | \$190.45                               | \$195.21 | \$204.20                               | \$209.30 | \$217.89                           | \$223.33 |
| 30                       | \$196.35                               | \$201.26 | \$210.52                               | \$215.79 | \$175.14                               | \$179.51 | \$193.17                               | \$198.00 | \$175.14                               | \$179.51 | \$193.17                               | \$198.00 | \$207.12                               | \$212.30 | \$221.00                           | \$226.53 |
| 31                       | \$200.50                               | \$205.51 | \$214.98                               | \$220.35 | \$178.84                               | \$183.31 | \$197.26                               | \$202.19 | \$178.84                               | \$183.31 | \$197.26                               | \$202.19 | \$211.50                               | \$216.79 | \$225.67                           | \$231.32 |
| 32                       | \$204.65                               | \$209.77 | \$219.43                               | \$224.91 | \$182.54                               | \$187.11 | \$201.34                               | \$206.37 | \$182.54                               | \$187.11 | \$201.34                               | \$206.37 | \$215.88                               | \$221.28 | \$230.35                           | \$236.11 |
| 33                       | \$207.25                               | \$212.43 | \$222.21                               | \$227.77 | \$184.86                               | \$189.48 | \$203.89                               | \$208.99 | \$184.86                               | \$189.48 | \$203.89                               | \$208.99 | \$218.62                               | \$224.08 | \$233.27                           | \$239.10 |
| 34                       | \$210.01                               | \$215.27 | \$225.18                               | \$230.81 | \$187.33                               | \$192.01 | \$206.62                               | \$211.78 | \$187.33                               | \$192.01 | \$206.62                               | \$211.78 | \$221.54                               | \$227.07 | \$236.38                           | \$242.29 |
| 35                       | \$211.40                               | \$216.68 | \$226.66                               | \$232.33 | \$188.56                               | \$193.27 | \$207.98                               | \$213.18 | \$188.56                               | \$193.27 | \$207.98                               | \$213.18 | \$223.00                               | \$228.57 | \$237.94                           | \$243.89 |
| 36                       | \$212.78                               | \$218.10 | \$228.15                               | \$233.85 | \$189.79                               | \$194.54 | \$209.34                               | \$214.57 | \$189.79                               | \$194.54 | \$209.34                               | \$214.57 | \$224.46                               | \$230.07 | \$239.50                           | \$245.49 |
| 37                       | \$214.17                               | \$219.52 | \$229.63                               | \$235.37 | \$191.03                               | \$195.80 | \$210.70                               | \$215.97 | \$191.03                               | \$195.80 | \$210.70                               | \$215.97 | \$225.92                               | \$231.56 | \$241.06                           | \$247.08 |
| 38                       | \$215.55                               | \$220.94 | \$231.11                               | \$236.89 | \$192.26                               | \$197.07 | \$212.06                               | \$217.36 | \$192.26                               | \$197.07 | \$212.06                               | \$217.36 | \$227.38                               | \$233.06 | \$242.61                           | \$248.68 |
| 39                       | \$218.32                               | \$223.78 | \$234.08                               | \$239.93 | \$194.73                               | \$199.60 | \$214.78                               | \$220.15 | \$194.73                               | \$199.60 | \$214.78                               | \$220.15 | \$230.29                               | \$236.05 | \$245.73                           | \$251.87 |
| 40                       | \$221.09                               | \$226.61 | \$237.05                               | \$242.97 | \$197.20                               | \$202.13 | \$217.51                               | \$222.95 | \$197.20                               | \$202.13 | \$217.51                               | \$222.95 | \$233.21                               | \$239.04 | \$248.84                           | \$255.07 |
| 41                       | \$225.24                               | \$230.87 | \$241.50                               | \$247.54 | \$200.90                               | \$205.93 | \$221.59                               | \$227.13 | \$200.90                               | \$205.93 | \$221.59                               | \$227.13 | \$237.59                               | \$243.53 | \$253.52                           | \$259.86 |
| 42                       | \$229.22                               | \$234.95 | \$245.77                               | \$251.91 | \$204.45                               | \$209.56 | \$225.51                               | \$231.14 | \$204.45                               | \$209.56 | \$225.51                               | \$231.14 | \$241.79                               | \$247.84 | \$258.00                           | \$264.45 |
| 43                       | \$234.75                               | \$240.62 | \$251.70                               | \$257.99 | \$209.39                               | \$214.62 | \$230.95                               | \$236.73 | \$209.39                               | \$214.62 | \$230.95                               | \$236.73 | \$247.63                               | \$253.82 | \$264.23                           | \$270.83 |
| 44                       | \$241.67                               | \$247.71 | \$259.12                               | \$265.60 | \$215.56                               | \$220.95 | \$237.76                               | \$243.70 | \$215.56                               | \$220.95 | \$237.76                               | \$243.70 | \$254.93                               | \$261.30 | \$272.01                           | \$278.82 |
| 45                       | \$249.80                               | \$256.05 | \$267.84                               | \$274.53 | \$222.81                               | \$228.38 | \$245.76                               | \$251.90 | \$222.81                               | \$228.38 | \$245.76                               | \$251.90 | \$263.51                               | \$270.09 | \$281.17                           | \$288.20 |
| 46                       | \$259.49                               | \$265.98 | \$278.22                               | \$285.18 | \$231.45                               | \$237.24 | \$255.29                               | \$261.67 | \$231.45                               | \$237.24 | \$255.29                               | \$261.67 | \$273.72                               | \$280.57 | \$292.07                           | \$299.37 |
| 47                       | \$270.39                               | \$277.15 | \$289.91                               | \$297.16 | \$241.18                               | \$247.21 | \$266.01                               | \$272.66 | \$241.18                               | \$247.21 | \$266.01                               | \$272.66 | \$285.22                               | \$292.35 | \$304.34                           | \$311.95 |
| 48                       | \$282.84                               | \$289.91 | \$303.26                               | \$310.85 | \$252.29                               | \$258.59 | \$278.27                               | \$285.22 | \$252.29                               | \$258.59 | \$278.27                               | \$285.22 | \$298.36                               | \$305.82 | \$318.36                           | \$326.31 |
| 49                       | \$295.13                               | \$302.50 | \$316.43                               | \$324.34 | \$263.24                               | \$269.82 | \$290.35                               | \$297.61 | \$263.24                               | \$269.82 | \$290.35                               | \$297.61 | \$311.32                               | \$319.10 | \$332.18                           | \$340.48 |
| 50                       | \$308.97                               | \$316.69 | \$331.27                               | \$339.55 | \$275.58                               | \$282.47 | \$303.96                               | \$311.56 | \$275.58                               | \$282.47 | \$303.96                               | \$311.56 | \$325.91                               | \$334.06 | \$347.76                           | \$356.45 |
| 51                       | \$322.63                               | \$330.70 | \$345.93                               | \$354.57 | \$287.77                               | \$294.97 | \$317.41                               | \$325.34 | \$287.77                               | \$294.97 | \$317.41                               | \$325.34 | \$340.33                               | \$348.84 | \$363.14                           | \$372.22 |
| 52                       | \$337.68                               | \$346.12 | \$362.06                               | \$371.11 | \$301.20                               | \$308.73 | \$332.22                               | \$340.52 | \$301.20                               | \$308.73 | \$332.22                               | \$340.52 | \$356.21                               | \$365.11 | \$380.08                           | \$389.58 |
| 53                       | \$352.90                               | \$361.73 | \$378.38                               | \$387.84 | \$314.78                               | \$322.65 | \$347.19                               | \$355.87 | \$314.78                               | \$322.65 | \$347.19                               | \$355.87 | \$372.26                               | \$381.57 | \$397.21                           | \$407.14 |
| 54                       | \$369.34                               | \$378.57 | \$396.00                               | \$405.90 | \$329.44                               | \$337.62 | \$363.36                               | \$372.44 | \$329.44                               | \$337.62 | \$363.36                               | \$372.44 | \$389.60                               | \$399.34 | \$415.71                           | \$426.10 |
| 55                       | \$385.77                               | \$395.42 | \$413.63                               | \$423.97 | \$344.09                               | \$352.70 | \$379.53                               | \$389.02 | \$344.09                               | \$352.70 | \$379.53                               | \$389.02 | \$406.94                               | \$417.11 | \$434.21                           | \$445.06 |
| 56                       | \$403.59                               | \$413.68 | \$432.73                               | \$443.55 | \$359.99                               | \$368.99 | \$397.06                               | \$406.98 | \$359.99                               | \$368.99 | \$397.06                               | \$406.98 | \$425.73                               | \$436.37 | \$454.26                           | \$465.62 |
| 57                       | \$421.58                               | \$432.12 | \$452.02                               | \$463.32 | \$376.03                               | \$385.43 | \$414.76                               | \$425.13 | \$376.03                               | \$385.43 | \$414.76                               | \$425.13 | \$444.71                               | \$455.83 | \$474.51                           | \$486.38 |
| 58                       | \$440.78                               | \$451.80 | \$472.61                               | \$484.42 | \$393.16                               | \$402.99 | \$433.65                               | \$444.49 | \$393.16                               | \$402.99 | \$433.65                               | \$444.49 | \$464.96                               | \$476.59 | \$496.13                           | \$508.53 |
| 59                       | \$450.30                               | \$461.56 | \$482.81                               | \$494.88 | \$401.65                               | \$411.69 | \$443.01                               | \$454.08 | \$401.65                               | \$411.69 | \$443.01                               | \$454.08 | \$475.00                               | \$486.88 | \$506.84                           | \$519.51 |
| 60                       | \$469.50                               | \$481.24 | \$503.40                               | \$515.98 | \$418.78                               | \$429.24 | \$461.90                               | \$473.45 | \$418.78                               | \$429.24 | \$461.90                               | \$473.45 | \$495.26                               | \$507.64 | \$528.45                           | \$541.66 |
| 61                       | \$488.11                               | \$498.26 | \$521.20                               | \$534.23 | \$433.59                               | \$444.43 | \$478.24                               | \$490.19 | \$433.59                               | \$444.43 | \$478.24                               | \$490.19 | \$512.77                               | \$525.59 | \$547.14                           | \$560.82 |
| 62                       | \$497.01                               | \$509.43 | \$532.89                               | \$546.21 | \$443.31                               | \$454.39 | \$488.96                               | \$501.18 | \$443.31                               | \$454.39 | \$488.96                               | \$501.18 | \$524.27                               | \$537.38 | \$559.41                           | \$573.39 |
| 63                       | \$510.67                               | \$523.44 | \$547.54                               | \$561.23 | \$455.50                               | \$466.89 | \$502.41                               | \$514.97 | \$455.50                               | \$466.89 | \$502.41                               | \$514.97 | \$538.69                               | \$552.15 | \$574.79                           | \$589.16 |
| 64                       | \$518.97                               | \$531.95 | \$556.44                               | \$570.36 | \$462.90                               | \$474.48 | \$510.57                               | \$523.34 | \$462.90                               | \$474.48 | \$510.57                               | \$523.34 | \$547.44                               | \$561.13 | \$584.13                           | \$598.74 |
| 65+                      | \$518.97                               | \$531.95 | \$556.44                               | \$570.36 | \$462.90                               | \$474.48 | \$510.57                               | \$523.34 | \$462.90                               | \$474.48 | \$510.57                               | \$523.34 | \$547.44                               | \$561.13 | \$584.13                           | \$598.74 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050033                   |          | 16322PA0050033                   |          | 16322PA0050033                   |          | 16322PA0050033                   |          | 16322PA0050035                    |            | 16322PA0050035                    |            | 16322PA0050035                    |            | 16322PA0050035                    |            |
|--------------------------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|-----------------------------------|------------|
| Plan ID (Off Exchange)=> | 16322PA0050033                   |          | 16322PA0050033                   |          | 16322PA0050033                   |          | 16322PA0050033                   |          | 16322PA0050035                    |            | 16322PA0050035                    |            | 16322PA0050035                    |            | 16322PA0050035                    |            |
| Form # =>                | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                          |            | 2016 EPO                          |            | 2016 EPO                          |            | 2016 EPO                          |            |
| Rating Area =>           | 2                                |          | 4                                |          | 5                                |          | 6                                |          | 1                                 |            | 2                                 |            | 4                                 |            | 5                                 |            |
| Network =>               | County EPO - 5C Select w/Domin   |          | County EPO - 5C Select w/Domin    |            | County EPO - 5C Select w/Domin    |            | County EPO - 5C Select w/Domin    |            | County EPO - 5C Select w/Domin    |            |
| Metal =>                 | Gold                             |          | Gold                             |          | Gold                             |          | Gold                             |          | Platinum                          |            | Platinum                          |            | Platinum                          |            | Platinum                          |            |
| Plan Name =>             | vantage Gold \$750/\$10 - Select |          | vantage Platinum \$250/\$20 - Sel |            | vantage Platinum \$250/\$20 - Sel |            | vantage Platinum \$250/\$20 - Sel |            | vantage Platinum \$250/\$20 - Sel |            |
| Deductible =>            | \$750/\$1,500                    |          | \$750/\$1,500                    |          | \$750/\$1,500                    |          | \$750/\$1,500                    |          | \$250/\$500                       |            | \$250/\$500                       |            | \$250/\$500                       |            | \$250/\$500                       |            |
| Coinsurance =>           | 10%                              |          | 10%                              |          | 10%                              |          | 10%                              |          | 10%                               |            | 10%                               |            | 10%                               |            | 10%                               |            |
| Copays =>                | \$10                             | \$45     | \$10                             | \$45     | \$10                             | \$45     | \$10                             | \$45     | \$20                              | \$20       | \$20                              | \$20       | \$20                              | \$20       | \$20                              | \$20       |
| OOP Maximum =>           | \$3,000/\$6,000                  |          | \$3,000/\$6,000                  |          | \$3,000/\$6,000                  |          | \$3,000/\$6,000                  |          | \$1,500/\$3,000                   |            | \$1,500/\$3,000                   |            | \$1,500/\$3,000                   |            | \$1,500/\$3,000                   |            |
| Dental (Yes/No)          | Yes                              |          | Yes                              |          | Yes                              |          | Yes                              |          | Yes                               |            | Yes                               |            | Yes                               |            | Yes                               |            |
| Age Band                 | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    | Non-Tobacco                       | Tobacco    |
| 0-20                     | \$129.05                         | \$129.05 | \$123.65                         | \$123.65 | \$129.05                         | \$129.05 | \$138.37                         | \$138.37 | \$209.83                          | \$209.83   | \$209.83                          | \$209.83   | \$209.83                          | \$209.83   | \$209.83                          | \$209.83   |
| 21                       | \$203.22                         | \$208.31 | \$194.71                         | \$199.58 | \$203.22                         | \$208.31 | \$217.90                         | \$223.35 | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   |
| 22                       | \$203.22                         | \$208.31 | \$194.71                         | \$199.58 | \$203.22                         | \$208.31 | \$217.90                         | \$223.35 | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   |
| 23                       | \$203.22                         | \$208.31 | \$194.71                         | \$199.58 | \$203.22                         | \$208.31 | \$217.90                         | \$223.35 | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   |
| 24                       | \$203.22                         | \$208.31 | \$194.71                         | \$199.58 | \$203.22                         | \$208.31 | \$217.90                         | \$223.35 | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   | \$330.44                          | \$338.71   |
| 25                       | \$204.04                         | \$209.14 | \$195.49                         | \$200.38 | \$204.04                         | \$209.14 | \$218.78                         | \$224.25 | \$331.77                          | \$340.06   | \$331.77                          | \$340.06   | \$331.77                          | \$340.06   | \$331.77                          | \$340.06   |
| 26                       | \$208.10                         | \$213.30 | \$199.39                         | \$204.37 | \$208.10                         | \$213.30 | \$223.13                         | \$228.71 | \$338.38                          | \$346.83   | \$338.38                          | \$346.83   | \$338.38                          | \$346.83   | \$338.38                          | \$346.83   |
| 27                       | \$212.98                         | \$218.30 | \$204.06                         | \$209.16 | \$212.98                         | \$218.30 | \$228.36                         | \$234.07 | \$346.31                          | \$354.96   | \$346.31                          | \$354.96   | \$346.31                          | \$354.96   | \$346.31                          | \$354.96   |
| 28                       | \$220.91                         | \$226.43 | \$211.65                         | \$216.95 | \$220.91                         | \$226.43 | \$236.86                         | \$242.78 | \$359.19                          | \$368.17   | \$359.19                          | \$368.17   | \$359.19                          | \$368.17   | \$359.19                          | \$368.17   |
| 29                       | \$227.41                         | \$233.09 | \$223.33                         | \$228.89 | \$227.41                         | \$233.09 | \$243.84                         | \$249.93 | \$369.77                          | \$379.01   | \$369.77                          | \$379.01   | \$369.77                          | \$379.01   | \$369.77                          | \$379.01   |
| 30                       | \$230.66                         | \$236.43 | \$221.00                         | \$226.53 | \$230.66                         | \$236.43 | \$247.32                         | \$253.50 | \$375.05                          | \$384.43   | \$375.05                          | \$384.43   | \$375.05                          | \$384.43   | \$375.05                          | \$384.43   |
| 31                       | \$235.54                         | \$241.43 | \$225.67                         | \$231.32 | \$235.54                         | \$241.43 | \$252.55                         | \$258.86 | \$382.98                          | \$392.56   | \$382.98                          | \$392.56   | \$382.98                          | \$392.56   | \$382.98                          | \$392.56   |
| 32                       | \$240.41                         | \$246.42 | \$230.35                         | \$236.11 | \$240.41                         | \$246.42 | \$257.78                         | \$264.23 | \$390.92                          | \$400.69   | \$390.92                          | \$400.69   | \$390.92                          | \$400.69   | \$390.92                          | \$400.69   |
| 33                       | \$243.46                         | \$249.55 | \$233.27                         | \$239.10 | \$243.46                         | \$249.55 | \$261.05                         | \$267.58 | \$395.87                          | \$405.77   | \$395.87                          | \$405.77   | \$395.87                          | \$405.77   | \$395.87                          | \$405.77   |
| 34                       | \$246.71                         | \$252.88 | \$236.38                         | \$242.29 | \$246.71                         | \$252.88 | \$264.54                         | \$271.15 | \$401.16                          | \$411.19   | \$401.16                          | \$411.19   | \$401.16                          | \$411.19   | \$401.16                          | \$411.19   |
| 35                       | \$248.34                         | \$254.55 | \$237.94                         | \$243.89 | \$248.34                         | \$254.55 | \$266.28                         | \$272.94 | \$403.80                          | \$413.90   | \$403.80                          | \$413.90   | \$403.80                          | \$413.90   | \$403.80                          | \$413.90   |
| 36                       | \$249.97                         | \$256.21 | \$239.50                         | \$245.49 | \$249.97                         | \$256.21 | \$268.02                         | \$274.72 | \$406.45                          | \$416.61   | \$406.45                          | \$416.61   | \$406.45                          | \$416.61   | \$406.45                          | \$416.61   |
| 37                       | \$251.59                         | \$257.88 | \$241.06                         | \$247.08 | \$251.59                         | \$257.88 | \$269.77                         | \$276.51 | \$409.09                          | \$419.32   | \$409.09                          | \$419.32   | \$409.09                          | \$419.32   | \$409.09                          | \$419.32   |
| 38                       | \$253.22                         | \$259.55 | \$242.61                         | \$248.68 | \$253.22                         | \$259.55 | \$271.51                         | \$278.30 | \$411.73                          | \$422.03   | \$411.73                          | \$422.03   | \$411.73                          | \$422.03   | \$411.73                          | \$422.03   |
| 39                       | \$256.47                         | \$262.88 | \$245.73                         | \$251.87 | \$256.47                         | \$262.88 | \$274.99                         | \$281.87 | \$417.02                          | \$427.45   | \$417.02                          | \$427.45   | \$417.02                          | \$427.45   | \$417.02                          | \$427.45   |
| 40                       | \$259.72                         | \$266.21 | \$248.84                         | \$255.07 | \$259.72                         | \$266.21 | \$278.48                         | \$285.44 | \$422.31                          | \$432.86   | \$422.31                          | \$432.86   | \$422.31                          | \$432.86   | \$422.31                          | \$432.86   |
| 41                       | \$264.60                         | \$271.21 | \$253.52                         | \$259.86 | \$264.60                         | \$271.21 | \$283.71                         | \$290.80 | \$430.24                          | \$440.99   | \$430.24                          | \$440.99   | \$430.24                          | \$440.99   | \$430.24                          | \$440.99   |
| 42                       | \$269.27                         | \$276.00 | \$258.00                         | \$264.45 | \$269.27                         | \$276.00 | \$288.72                         | \$295.94 | \$437.84                          | \$448.78   | \$437.84                          | \$448.78   | \$437.84                          | \$448.78   | \$437.84                          | \$448.78   |
| 43                       | \$275.77                         | \$282.67 | \$264.23                         | \$270.83 | \$275.77                         | \$282.67 | \$295.70                         | \$303.09 | \$448.41                          | \$459.62   | \$448.41                          | \$459.62   | \$448.41                          | \$459.62   | \$448.41                          | \$459.62   |
| 44                       | \$283.90                         | \$291.00 | \$272.01                         | \$278.82 | \$283.90                         | \$291.00 | \$304.41                         | \$312.02 | \$461.63                          | \$473.17   | \$461.63                          | \$473.17   | \$461.63                          | \$473.17   | \$461.63                          | \$473.17   |
| 45                       | \$293.45                         | \$300.79 | \$281.17                         | \$288.20 | \$293.45                         | \$300.79 | \$314.65                         | \$322.52 | \$477.16                          | \$489.09   | \$477.16                          | \$489.09   | \$477.16                          | \$489.09   | \$477.16                          | \$489.09   |
| 46                       | \$304.83                         | \$312.46 | \$292.07                         | \$299.37 | \$304.83                         | \$312.46 | \$326.85                         | \$335.03 | \$495.66                          | \$508.06   | \$495.66                          | \$508.06   | \$495.66                          | \$508.06   | \$495.66                          | \$508.06   |
| 47                       | \$317.64                         | \$325.58 | \$304.34                         | \$311.95 | \$317.64                         | \$325.58 | \$340.58                         | \$349.10 | \$516.48                          | \$529.39   | \$516.48                          | \$529.39   | \$516.48                          | \$529.39   | \$516.48                          | \$529.39   |
| 48                       | \$332.27                         | \$340.58 | \$318.36                         | \$326.31 | \$332.27                         | \$340.58 | \$356.27                         | \$365.18 | \$540.27                          | \$553.78   | \$540.27                          | \$553.78   | \$540.27                          | \$553.78   | \$540.27                          | \$553.78   |
| 49                       | \$346.70                         | \$355.37 | \$332.18                         | \$340.48 | \$346.70                         | \$355.37 | \$371.74                         | \$381.04 | \$563.74                          | \$577.83   | \$563.74                          | \$577.83   | \$563.74                          | \$577.83   | \$563.74                          | \$577.83   |
| 50                       | \$362.96                         | \$372.03 | \$347.76                         | \$356.45 | \$362.96                         | \$372.03 | \$389.17                         | \$398.90 | \$590.17                          | \$604.92   | \$590.17                          | \$604.92   | \$590.17                          | \$604.92   | \$590.17                          | \$604.92   |
| 51                       | \$379.01                         | \$388.49 | \$363.14                         | \$372.22 | \$379.01                         | \$388.49 | \$406.39                         | \$416.55 | \$616.28                          | \$631.68   | \$616.28                          | \$631.68   | \$616.28                          | \$631.68   | \$616.28                          | \$631.68   |
| 52                       | \$396.69                         | \$406.61 | \$380.08                         | \$389.58 | \$396.69                         | \$406.61 | \$425.35                         | \$435.98 | \$645.02                          | \$661.15   | \$645.02                          | \$661.15   | \$645.02                          | \$661.15   | \$645.02                          | \$661.15   |
| 53                       | \$414.57                         | \$424.94 | \$397.21                         | \$407.14 | \$414.57                         | \$424.94 | \$444.52                         | \$455.63 | \$674.10                          | \$690.96   | \$674.10                          | \$690.96   | \$674.10                          | \$690.96   | \$674.10                          | \$690.96   |
| 54                       | \$433.88                         | \$444.73 | \$415.71                         | \$426.10 | \$433.88                         | \$444.73 | \$465.22                         | \$476.85 | \$705.49                          | \$723.13   | \$705.49                          | \$723.13   | \$705.49                          | \$723.13   | \$705.49                          | \$723.13   |
| 55                       | \$453.19                         | \$464.52 | \$434.21                         | \$445.06 | \$453.19                         | \$464.52 | \$485.92                         | \$498.07 | \$736.89                          | \$755.31   | \$736.89                          | \$755.31   | \$736.89                          | \$755.31   | \$736.89                          | \$755.31   |
| 56                       | \$474.12                         | \$485.97 | \$454.26                         | \$465.62 | \$474.12                         | \$485.97 | \$508.37                         | \$521.07 | \$770.92                          | \$790.19   | \$770.92                          | \$790.19   | \$770.92                          | \$790.19   | \$770.92                          | \$790.19   |
| 57                       | \$495.25                         | \$507.63 | \$474.51                         | \$486.38 | \$495.25                         | \$507.63 | \$531.03                         | \$544.30 | \$805.29                          | \$825.42   | \$805.29                          | \$825.42   | \$805.29                          | \$825.42   | \$805.29                          | \$825.42   |
| 58                       | \$517.81                         | \$530.75 | \$496.13                         | \$508.53 | \$517.81                         | \$530.75 | \$555.21                         | \$569.09 | \$841.97                          | \$863.02   | \$841.97                          | \$863.02   | \$841.97                          | \$863.02   | \$841.97                          | \$863.02   |
| 59                       | \$528.99                         | \$542.21 | \$506.84                         | \$519.51 | \$528.99                         | \$542.21 | \$567.20                         | \$581.38 | \$860.14                          | \$881.64   | \$860.14                          | \$881.64   | \$860.14                          | \$881.64   | \$860.14                          | \$881.64   |
| 60                       | \$551.54                         | \$565.33 | \$528.45                         | \$541.66 | \$551.54                         | \$565.33 | \$591.39                         | \$606.17 | \$896.82                          | \$919.24   | \$896.82                          | \$919.24   | \$896.82                          | \$919.24   | \$896.82                          | \$919.24   |
| 61                       | \$571.05                         | \$585.33 | \$547.14                         | \$560.82 | \$571.05                         | \$585.33 | \$612.30                         | \$627.61 | \$928.54                          | \$951.75   | \$928.54                          | \$951.75   | \$928.54                          | \$951.75   | \$928.54                          | \$951.75   |
| 62                       | \$583.86                         | \$598.45 | \$559.41                         | \$573.39 | \$583.86                         | \$598.45 | \$626.03                         | \$641.68 | \$949.36                          | \$973.09   | \$949.36                          | \$973.09   | \$949.36                          | \$973.09   | \$949.36                          | \$973.09   |
| 63                       | \$599.91                         | \$614.91 | \$574.79                         | \$589.16 | \$599.91                         | \$614.91 | \$643.25                         | \$659.33 | \$975.46                          | \$999.85   | \$975.46                          | \$999.85   | \$975.46                          | \$999.85   | \$975.46                          | \$999.85   |
| 64                       | \$609.66                         | \$624.91 | \$584.13                         | \$598.74 | \$609.66                         | \$624.91 | \$653.70                         | \$670.05 | \$991.32                          | \$1,016.11 | \$991.32                          | \$1,016.11 | \$991.32                          | \$1,016.11 | \$991.32                          | \$1,016.11 |
| 65+                      | \$609.66                         | \$624.91 | \$584.13                         | \$598.74 | \$609.66                         | \$624.91 | \$653.70                         | \$670.05 | \$991.32                          | \$1,016.11 | \$991.32                          | \$1,016.11 | \$991.32                          | \$1,016.11 | \$991.32                          | \$1,016.11 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050035                  |            | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050101                  |          | 16322PA0050101                  |          |
|--------------------------|---------------------------------|------------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|---------------------------------|----------|---------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050035                  |            | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050100                   |          | 16322PA0050101                  |          | 16322PA0050101                  |          |
| Form # =>                | 2016 EPO                        |            | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                        |          | 2016 EPO                        |          |
| Rating Area =>           | 6                               |            | 1                                |          | 2                                |          | 4                                |          | 5                                |          | 6                                |          | 1                               |          | 2                               |          |
| Network =>               | punity EPO - 5C Select w/Domin  |            | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | punity EPO - 5C Select w/Domin  |          | punity EPO - 5C Select w/Domin  |          |
| Metal =>                 | Platinum                        |            | Bronze                           |          | Bronze                           |          | Bronze                           |          | Bronze                           |          | Bronze                           |          | Bronze                          |          | Bronze                          |          |
| Plan Name =>             | ntage Platinum \$250/\$20 - Sel |            | ntage Bronze \$6,200/\$35 - Part |          | ntage Bronze \$6,200/\$35 - Part |          | ntage Bronze \$6,200/\$35 - Part |          | ntage Bronze \$6,200/\$35 - Part |          | ntage Bronze \$6,200/\$35 - Part |          | ntage Bronze \$6,200/\$35 - Sel |          | ntage Bronze \$6,200/\$35 - Sel |          |
| Deductible =>            | \$250/\$500                     |            | \$6,200/\$12,400                 |          | \$6,200/\$12,400                 |          | \$6,200/\$12,400                 |          | \$6,200/\$12,400                 |          | \$6,200/\$12,400                 |          | \$6,200/\$12,400                |          | \$6,200/\$12,400                |          |
| Coinurance =>            | 10%                             |            | 0%                               |          | 0%                               |          | 0%                               |          | 0%                               |          | 0%                               |          | 0%                              |          | 0%                              |          |
| Copays =>                | \$20                            |            | \$35 \$0                         |          | \$35 \$0                         |          | \$35 \$0                         |          | \$35 \$0                         |          | \$35 \$0                         |          | \$35 \$0                        |          | \$35 \$0                        |          |
| OOP Maximum =>           | \$1,500/\$3,000                 |            | \$6,850/\$13,700                 |          | \$6,850/\$13,700                 |          | \$6,850/\$13,700                 |          | \$6,850/\$13,700                 |          | \$6,850/\$13,700                 |          | \$6,850/\$13,700                |          | \$6,850/\$13,700                |          |
| Dental (Yes/No)          | Yes                             |            | Yes                              |          | Yes                              |          | Yes                              |          | Yes                              |          | Yes                              |          | Yes                             |          | Yes                             |          |
| Age Band                 | Non-Tobacco                     | Tobacco    | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                     | Tobacco  | Non-Tobacco                     | Tobacco  |
| 0-20                     | \$224.98                        | \$224.98   | \$82.90                          | \$82.90  | \$92.27                          | \$92.27  | \$82.90                          | \$82.90  | \$92.27                          | \$92.27  | \$98.93                          | \$98.93  | \$87.27                         | \$87.27  | \$97.13                         | \$97.13  |
| 21                       | \$354.29                        | \$363.15   | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$155.78                         | \$155.78 | \$137.42                        | \$140.86 | \$152.95                        | \$156.78 |
| 22                       | \$354.29                        | \$363.15   | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$155.78                         | \$155.78 | \$137.42                        | \$140.86 | \$152.95                        | \$156.78 |
| 23                       | \$354.29                        | \$363.15   | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$155.78                         | \$155.78 | \$137.42                        | \$140.86 | \$152.95                        | \$156.78 |
| 24                       | \$354.29                        | \$363.15   | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$130.55                         | \$133.82 | \$145.30                         | \$148.94 | \$155.78                         | \$155.78 | \$137.42                        | \$140.86 | \$152.95                        | \$156.78 |
| 25                       | \$355.71                        | \$364.60   | \$131.08                         | \$134.35 | \$145.89                         | \$149.53 | \$131.08                         | \$134.35 | \$145.89                         | \$149.53 | \$156.41                         | \$156.41 | \$137.97                        | \$141.42 | \$153.57                        | \$157.41 |
| 26                       | \$362.80                        | \$371.87   | \$133.69                         | \$137.03 | \$148.79                         | \$152.51 | \$133.69                         | \$137.03 | \$148.79                         | \$152.51 | \$159.52                         | \$159.52 | \$140.72                        | \$144.24 | \$156.63                        | \$160.54 |
| 27                       | \$371.30                        | \$380.58   | \$136.82                         | \$140.24 | \$152.28                         | \$156.09 | \$136.82                         | \$140.24 | \$152.28                         | \$156.09 | \$163.26                         | \$163.26 | \$144.02                        | \$147.62 | \$160.30                        | \$164.30 |
| 28                       | \$385.12                        | \$394.75   | \$141.91                         | \$145.46 | \$157.95                         | \$161.89 | \$141.91                         | \$145.46 | \$157.95                         | \$161.89 | \$169.34                         | \$169.34 | \$149.38                        | \$153.11 | \$166.26                        | \$170.42 |
| 29                       | \$396.46                        | \$406.37   | \$146.09                         | \$149.74 | \$162.60                         | \$166.66 | \$146.09                         | \$149.74 | \$162.60                         | \$166.66 | \$174.32                         | \$174.32 | \$153.78                        | \$157.62 | \$171.16                        | \$175.43 |
| 30                       | \$402.12                        | \$412.18   | \$148.18                         | \$151.88 | \$164.92                         | \$169.04 | \$148.18                         | \$151.88 | \$164.92                         | \$169.04 | \$176.82                         | \$176.82 | \$155.98                        | \$159.88 | \$173.60                        | \$177.94 |
| 31                       | \$410.63                        | \$420.89   | \$151.31                         | \$155.10 | \$168.41                         | \$172.62 | \$151.31                         | \$155.10 | \$168.41                         | \$172.62 | \$180.55                         | \$180.55 | \$159.27                        | \$163.26 | \$177.27                        | \$181.71 |
| 32                       | \$419.13                        | \$429.61   | \$154.45                         | \$158.31 | \$171.89                         | \$176.19 | \$154.45                         | \$158.31 | \$171.89                         | \$176.19 | \$184.29                         | \$184.29 | \$162.57                        | \$166.64 | \$180.94                        | \$185.47 |
| 33                       | \$424.44                        | \$435.06   | \$156.40                         | \$160.31 | \$174.07                         | \$178.43 | \$156.40                         | \$160.31 | \$174.07                         | \$178.43 | \$186.63                         | \$186.63 | \$164.63                        | \$168.75 | \$183.24                        | \$187.82 |
| 34                       | \$430.11                        | \$440.87   | \$158.49                         | \$162.45 | \$176.40                         | \$180.81 | \$158.49                         | \$162.45 | \$176.40                         | \$180.81 | \$189.12                         | \$189.12 | \$166.83                        | \$171.00 | \$185.69                        | \$190.33 |
| 35                       | \$432.95                        | \$443.77   | \$159.54                         | \$163.53 | \$177.56                         | \$182.00 | \$159.54                         | \$163.53 | \$177.56                         | \$182.00 | \$190.37                         | \$190.37 | \$167.93                        | \$172.13 | \$186.91                        | \$191.58 |
| 36                       | \$435.78                        | \$446.68   | \$160.58                         | \$164.60 | \$178.72                         | \$183.19 | \$160.58                         | \$164.60 | \$178.72                         | \$183.19 | \$191.61                         | \$191.61 | \$169.03                        | \$173.26 | \$188.13                        | \$192.84 |
| 37                       | \$438.62                        | \$449.58   | \$161.63                         | \$165.67 | \$179.89                         | \$184.38 | \$161.63                         | \$165.67 | \$179.89                         | \$184.38 | \$192.86                         | \$192.86 | \$170.13                        | \$174.38 | \$189.36                        | \$194.09 |
| 38                       | \$441.45                        | \$452.49   | \$162.67                         | \$166.74 | \$181.05                         | \$185.57 | \$162.67                         | \$166.74 | \$181.05                         | \$185.57 | \$194.11                         | \$194.11 | \$171.23                        | \$175.51 | \$190.58                        | \$195.35 |
| 39                       | \$447.12                        | \$458.30   | \$164.76                         | \$168.88 | \$183.37                         | \$187.96 | \$164.76                         | \$168.88 | \$183.37                         | \$187.96 | \$196.60                         | \$196.60 | \$173.43                        | \$177.76 | \$193.03                        | \$197.85 |
| 40                       | \$452.79                        | \$464.11   | \$166.85                         | \$171.02 | \$185.70                         | \$190.34 | \$166.85                         | \$171.02 | \$185.70                         | \$190.34 | \$199.09                         | \$199.09 | \$175.63                        | \$180.02 | \$195.48                        | \$200.36 |
| 41                       | \$461.29                        | \$472.82   | \$169.98                         | \$174.23 | \$189.19                         | \$193.92 | \$169.98                         | \$174.23 | \$189.19                         | \$193.92 | \$202.83                         | \$202.83 | \$178.93                        | \$183.40 | \$199.15                        | \$204.12 |
| 42                       | \$469.44                        | \$481.18   | \$172.98                         | \$177.31 | \$192.53                         | \$197.34 | \$172.98                         | \$177.31 | \$192.53                         | \$197.34 | \$206.41                         | \$206.41 | \$182.09                        | \$186.64 | \$202.66                        | \$207.73 |
| 43                       | \$480.78                        | \$492.80   | \$177.16                         | \$181.59 | \$197.18                         | \$202.11 | \$177.16                         | \$181.59 | \$197.18                         | \$202.11 | \$211.40                         | \$211.40 | \$186.48                        | \$191.15 | \$207.56                        | \$212.75 |
| 44                       | \$494.95                        | \$507.32   | \$182.38                         | \$186.94 | \$202.99                         | \$208.06 | \$182.38                         | \$186.94 | \$202.99                         | \$208.06 | \$217.63                         | \$217.63 | \$191.98                        | \$196.78 | \$213.68                        | \$219.02 |
| 45                       | \$511.60                        | \$524.39   | \$188.52                         | \$193.23 | \$209.82                         | \$215.06 | \$188.52                         | \$193.23 | \$209.82                         | \$215.06 | \$224.95                         | \$224.95 | \$198.44                        | \$203.40 | \$220.86                        | \$226.39 |
| 46                       | \$531.44                        | \$544.73   | \$195.83                         | \$200.73 | \$217.95                         | \$223.40 | \$195.83                         | \$200.73 | \$217.95                         | \$223.40 | \$233.67                         | \$233.67 | \$206.13                        | \$211.29 | \$229.43                        | \$235.17 |
| 47                       | \$553.76                        | \$567.60   | \$204.05                         | \$209.16 | \$227.11                         | \$232.79 | \$204.05                         | \$209.16 | \$227.11                         | \$232.79 | \$243.49                         | \$243.49 | \$214.79                        | \$220.16 | \$239.07                        | \$245.04 |
| 48                       | \$579.27                        | \$593.75   | \$213.45                         | \$218.79 | \$237.57                         | \$243.51 | \$213.45                         | \$218.79 | \$237.57                         | \$243.51 | \$254.71                         | \$254.71 | \$224.69                        | \$230.30 | \$250.08                        | \$256.33 |
| 49                       | \$604.42                        | \$619.53   | \$222.72                         | \$228.29 | \$247.89                         | \$254.08 | \$222.72                         | \$228.29 | \$247.89                         | \$254.08 | \$265.77                         | \$265.77 | \$234.44                        | \$240.30 | \$260.94                        | \$267.46 |
| 50                       | \$632.77                        | \$648.59   | \$233.17                         | \$239.00 | \$259.51                         | \$266.00 | \$233.17                         | \$239.00 | \$259.51                         | \$266.00 | \$278.23                         | \$278.23 | \$245.44                        | \$251.57 | \$273.17                        | \$280.00 |
| 51                       | \$660.76                        | \$677.27   | \$243.48                         | \$249.57 | \$270.99                         | \$277.76 | \$243.48                         | \$249.57 | \$270.99                         | \$277.76 | \$290.53                         | \$290.53 | \$256.29                        | \$262.70 | \$285.26                        | \$292.39 |
| 52                       | \$691.58                        | \$708.87   | \$254.84                         | \$261.21 | \$283.63                         | \$290.72 | \$254.84                         | \$261.21 | \$283.63                         | \$290.72 | \$304.09                         | \$304.09 | \$268.25                        | \$274.95 | \$298.56                        | \$306.03 |
| 53                       | \$722.76                        | \$740.83   | \$266.33                         | \$272.99 | \$296.42                         | \$303.83 | \$266.33                         | \$272.99 | \$296.42                         | \$303.83 | \$317.80                         | \$317.80 | \$280.34                        | \$287.35 | \$312.02                        | \$319.82 |
| 54                       | \$756.41                        | \$775.32   | \$278.73                         | \$285.70 | \$310.22                         | \$317.98 | \$278.73                         | \$285.70 | \$310.22                         | \$317.98 | \$332.60                         | \$332.60 | \$293.40                        | \$300.73 | \$326.55                        | \$334.72 |
| 55                       | \$790.07                        | \$809.82   | \$291.13                         | \$298.41 | \$324.02                         | \$332.12 | \$291.13                         | \$298.41 | \$324.02                         | \$332.12 | \$347.39                         | \$347.39 | \$306.45                        | \$314.11 | \$341.08                        | \$349.61 |
| 56                       | \$826.56                        | \$847.23   | \$304.58                         | \$312.19 | \$338.99                         | \$347.46 | \$304.58                         | \$312.19 | \$338.99                         | \$347.46 | \$363.44                         | \$363.44 | \$320.61                        | \$328.62 | \$356.84                        | \$365.76 |
| 57                       | \$863.41                        | \$884.99   | \$318.16                         | \$326.11 | \$354.10                         | \$362.95 | \$318.16                         | \$326.11 | \$354.10                         | \$362.95 | \$379.64                         | \$379.64 | \$334.90                        | \$343.27 | \$372.74                        | \$382.06 |
| 58                       | \$902.74                        | \$925.30   | \$332.65                         | \$340.96 | \$370.23                         | \$379.49 | \$332.65                         | \$340.96 | \$370.23                         | \$379.49 | \$396.93                         | \$396.93 | \$350.15                        | \$358.90 | \$389.72                        | \$399.46 |
| 59                       | \$922.22                        | \$945.28   | \$339.83                         | \$348.32 | \$378.22                         | \$387.68 | \$339.83                         | \$348.32 | \$378.22                         | \$387.68 | \$405.50                         | \$405.50 | \$357.71                        | \$366.65 | \$398.13                        | \$408.09 |
| 60                       | \$961.55                        | \$985.59   | \$354.32                         | \$363.18 | \$394.35                         | \$404.21 | \$354.32                         | \$363.18 | \$394.35                         | \$404.21 | \$422.79                         | \$422.79 | \$372.96                        | \$382.29 | \$415.11                        | \$425.49 |
| 61                       | \$995.56                        | \$1,020.45 | \$366.85                         | \$376.02 | \$408.30                         | \$418.51 | \$366.85                         | \$376.02 | \$408.30                         | \$418.51 | \$437.75                         | \$437.75 | \$386.16                        | \$395.81 | \$429.79                        | \$440.54 |
| 62                       | \$1,017.88                      | \$1,043.33 | \$375.08                         | \$384.45 | \$417.45                         | \$427.89 | \$375.08                         | \$384.45 | \$417.45                         | \$427.89 | \$447.56                         | \$447.56 | \$394.81                        | \$404.68 | \$439.43                        | \$450.42 |
| 63                       | \$1,045.87                      | \$1,072.02 | \$385.39                         | \$395.02 | \$428.93                         | \$439.65 | \$385.39                         | \$395.02 | \$428.93                         | \$439.65 | \$459.87                         | \$459.87 | \$405.67                        | \$415.81 | \$451.51                        | \$462.80 |
| 64                       | \$1,062.87                      | \$1,089.45 | \$391.65                         | \$401.45 | \$435.90                         | \$446.80 | \$391.65                         | \$401.45 | \$435.90                         | \$446.80 | \$467.34                         | \$467.34 | \$412.26                        | \$422.57 | \$458.85                        | \$470.33 |
| 65+                      | \$1,062.87                      | \$1,089.45 | \$391.65                         | \$401.45 | \$435.90                         | \$446.80 | \$391.65                         | \$401.45 | \$435.90                         | \$446.80 | \$467.34                         | \$467.34 | \$412.26                        | \$422.57 | \$458.85                        | \$470.33 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050101                         |          | 16322PA0050101                         |          | 16322PA0050101                         |          | 16322PA0050102                                 |          |
|--------------------------|--|----------|--|----------|--|----------|--|----------|--|----------|--|----------|--|----------|--|----------|
| Plan ID (Off Exchange)=> | 16322PA0050101                         |          | 16322PA0050101                         |          | 16322PA0050101                         |          | 16322PA0050102                                 |          |
| Form # =>                | 2016 EPO                               |          | 2016 EPO                               |          | 2016 EPO                               |          | 2016 EPO                                       |          | 2016 EPO                                       |          | 2016 EPO                                       |          | 2016 EPO                                       |          | 2016 EPO                                       |          |
| Rating Area =>           | 4                                      |          | 5                                      |          | 6                                      |          | 1  |          | 2  |          | 4  |          | 5  |          | 6  |          |
| Network =>               | County EPO - 5C Select w/Dominant      |          | County EPO - 5C Select w/Dominant      |          | County EPO - 5C Select w/Dominant      |          | Alleg-Erie - EPO - 4C Partner w/Dominant       |          | Alleg-Erie - EPO - 4C Partner w/Dominant       |          | Alleg-Erie - EPO - 4C Partner w/Dominant       |          | Alleg-Erie - EPO - 4C Partner w/Dominant       |          | Alleg-Erie - EPO - 4C Partner w/Dominant       |          |
| Metal =>                 | Bronze                                 |          | Bronze                                 |          | Bronze                                 |          | Silver   |          |
| Plan Name =>             | Advantage Bronze \$6,200/\$35 - Select |          | Advantage Bronze \$6,200/\$35 - Select |          | Advantage Bronze \$6,200/\$35 - Select |          | Advantage Silver \$0/\$50 - Partner w/Dominant |          |
| Deductible =>            | \$6,200/\$12,400                       |          | \$6,200/\$12,400                       |          | \$6,200/\$12,400                       |          | \$0/\$0  |          | \$0/\$0  |          | \$0/\$0  |          | \$0/\$0  |          | \$0/\$0  |          |
| Coinurance =>            | 0%                                     |          | 0%                                     |          | 0%                                     |          | 0%   |          | 0%   |          | 0%   |          | 0%   |          | 0%   |          |
| Copays =>                | \$35                                   | \$0      | \$35                                   | \$0      | \$35                                   | \$0      | \$50   | \$100    | \$50   | \$100    | \$50   | \$100    | \$50   | \$100    | \$50   | \$100    |
| OOP Maximum =>           | \$6,850/\$13,700                       |          | \$6,850/\$13,700                       |          | \$6,850/\$13,700                       |          | \$6,850/\$13,700                               |          | \$6,850/\$13,700                               |          | \$6,850/\$13,700                               |          | \$6,850/\$13,700                               |          | \$6,850/\$13,700                               |          |
| Dental (Yes/No)          | Yes                                    |          | Yes                                    |          | Yes                                    |          | Yes  |          | Yes  |          | Yes  |          | Yes  |          | Yes  |          |
| Age Band                 | Non-Tobacco                            | Tobacco  | Non-Tobacco                            | Tobacco  | Non-Tobacco                            | Tobacco  | Non-Tobacco                                    | Tobacco  | Non-Tobacco                                    | Tobacco  | Non-Tobacco                                    | Tobacco  | Non-Tobacco                                    | Tobacco  | Non-Tobacco                                    | Tobacco  |
| 0-20                     | \$87.27                                | \$87.27  | \$97.13                                | \$97.13  | \$104.13                               | \$104.13 | \$94.96  | \$94.96  | \$104.74                                       | \$104.74 | \$94.96  | \$94.96  | \$104.74                                       | \$104.74 | \$112.30                                       | \$112.30 |
| 21                       | \$137.42                               | \$140.86 | \$152.95                               | \$156.78 | \$163.98                               | \$168.08 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$176.84                                       | \$181.27 |
| 22                       | \$137.42                               | \$140.86 | \$152.95                               | \$156.78 | \$163.98                               | \$168.08 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$176.84                                       | \$181.27 |
| 23                       | \$137.42                               | \$140.86 | \$152.95                               | \$156.78 | \$163.98                               | \$168.08 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$176.84                                       | \$181.27 |
| 24                       | \$137.42                               | \$140.86 | \$152.95                               | \$156.78 | \$163.98                               | \$168.08 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$149.53                                       | \$153.27 | \$164.94                                       | \$169.07 | \$176.84                                       | \$181.27 |
| 25                       | \$137.97                               | \$141.42 | \$153.57                               | \$157.41 | \$164.64                               | \$168.76 | \$150.13                                       | \$153.89 | \$165.60                                       | \$169.74 | \$150.13                                       | \$153.89 | \$165.60                                       | \$169.74 | \$177.55                                       | \$181.99 |
| 26                       | \$140.72                               | \$144.24 | \$156.63                               | \$160.54 | \$167.92                               | \$172.12 | \$153.12                                       | \$156.95 | \$168.90                                       | \$173.13 | \$153.12                                       | \$156.95 | \$168.90                                       | \$173.13 | \$181.09                                       | \$185.62 |
| 27                       | \$144.02                               | \$147.62 | \$160.30                               | \$164.30 | \$171.86                               | \$176.15 | \$156.71                                       | \$160.63 | \$172.86                                       | \$177.18 | \$156.71                                       | \$160.63 | \$172.86                                       | \$177.18 | \$185.33                                       | \$189.97 |
| 28                       | \$149.38                               | \$153.11 | \$166.26                               | \$170.42 | \$178.25                               | \$182.71 | \$162.54                                       | \$166.61 | \$179.29                                       | \$183.78 | \$162.54                                       | \$166.61 | \$179.29                                       | \$183.78 | \$192.23                                       | \$197.04 |
| 29                       | \$153.78                               | \$157.62 | \$171.16                               | \$175.43 | \$183.50                               | \$188.09 | \$167.33                                       | \$171.51 | \$184.57                                       | \$189.19 | \$167.33                                       | \$171.51 | \$184.57                                       | \$189.19 | \$197.89                                       | \$202.84 |
| 30                       | \$155.98                               | \$159.88 | \$173.60                               | \$177.94 | \$186.12                               | \$190.78 | \$169.72                                       | \$173.96 | \$187.21                                       | \$191.89 | \$169.72                                       | \$173.96 | \$187.21                                       | \$191.89 | \$200.72                                       | \$205.74 |
| 31                       | \$159.27                               | \$163.26 | \$177.27                               | \$181.71 | \$190.06                               | \$194.81 | \$173.31                                       | \$177.64 | \$191.17                                       | \$195.95 | \$173.31                                       | \$177.64 | \$191.17                                       | \$195.95 | \$204.96                                       | \$210.09 |
| 32                       | \$162.57                               | \$166.64 | \$180.94                               | \$185.47 | \$193.99                               | \$198.84 | \$176.90                                       | \$181.32 | \$195.13                                       | \$200.01 | \$176.90                                       | \$181.32 | \$195.13                                       | \$200.01 | \$209.21                                       | \$214.44 |
| 33                       | \$164.63                               | \$168.75 | \$183.24                               | \$187.82 | \$196.45                               | \$201.36 | \$179.14                                       | \$183.62 | \$197.60                                       | \$202.54 | \$179.14                                       | \$183.62 | \$197.60                                       | \$202.54 | \$211.86                                       | \$217.16 |
| 34                       | \$166.83                               | \$171.00 | \$185.69                               | \$190.33 | \$199.08                               | \$204.05 | \$181.53                                       | \$186.07 | \$200.24                                       | \$205.25 | \$181.53                                       | \$186.07 | \$200.24                                       | \$205.25 | \$214.69                                       | \$220.06 |
| 35                       | \$167.93                               | \$172.13 | \$186.91                               | \$191.58 | \$200.39                               | \$205.40 | \$182.73                                       | \$187.30 | \$201.56                                       | \$206.60 | \$182.73                                       | \$187.30 | \$201.56                                       | \$206.60 | \$216.10                                       | \$221.51 |
| 36                       | \$169.03                               | \$173.26 | \$188.13                               | \$192.84 | \$201.70                               | \$206.74 | \$183.93                                       | \$188.52 | \$202.88                                       | \$207.95 | \$183.93                                       | \$188.52 | \$202.88                                       | \$207.95 | \$217.52                                       | \$222.96 |
| 37                       | \$170.13                               | \$174.38 | \$189.36                               | \$194.09 | \$203.01                               | \$208.09 | \$185.12                                       | \$189.75 | \$204.20                                       | \$209.31 | \$185.12                                       | \$189.75 | \$204.20                                       | \$209.31 | \$218.93                                       | \$224.41 |
| 38                       | \$171.23                               | \$175.51 | \$190.58                               | \$195.35 | \$204.32                               | \$209.43 | \$186.32                                       | \$190.98 | \$205.52                                       | \$210.66 | \$186.32                                       | \$190.98 | \$205.52                                       | \$210.66 | \$220.35                                       | \$225.86 |
| 39                       | \$173.43                               | \$177.76 | \$193.03                               | \$197.85 | \$206.95                               | \$212.12 | \$188.71                                       | \$193.43 | \$208.16                                       | \$213.36 | \$188.71                                       | \$193.43 | \$208.16                                       | \$213.36 | \$223.18                                       | \$228.76 |
| 40                       | \$175.63                               | \$180.02 | \$195.48                               | \$200.36 | \$209.57                               | \$214.81 | \$191.10                                       | \$195.88 | \$210.80                                       | \$216.07 | \$191.10                                       | \$195.88 | \$210.80                                       | \$216.07 | \$226.01                                       | \$231.66 |
| 41                       | \$178.93                               | \$183.40 | \$199.15                               | \$204.12 | \$213.51                               | \$218.84 | \$194.69                                       | \$199.56 | \$214.76                                       | \$220.13 | \$194.69                                       | \$199.56 | \$214.76                                       | \$220.13 | \$230.25                                       | \$236.01 |
| 42                       | \$182.09                               | \$186.64 | \$202.66                               | \$207.73 | \$217.28                               | \$222.71 | \$198.13                                       | \$203.09 | \$218.55                                       | \$224.01 | \$198.13                                       | \$203.09 | \$218.55                                       | \$224.01 | \$234.32                                       | \$240.18 |
| 43                       | \$186.48                               | \$191.15 | \$207.56                               | \$212.75 | \$222.53                               | \$228.09 | \$202.92                                       | \$207.99 | \$223.83                                       | \$229.42 | \$202.92                                       | \$207.99 | \$223.83                                       | \$229.42 | \$239.98                                       | \$245.98 |
| 44                       | \$191.98                               | \$196.78 | \$213.68                               | \$219.02 | \$229.09                               | \$234.81 | \$208.90                                       | \$214.12 | \$230.43                                       | \$236.19 | \$208.90                                       | \$214.12 | \$230.43                                       | \$236.19 | \$247.05                                       | \$253.23 |
| 45                       | \$198.44                               | \$203.40 | \$220.86                               | \$226.39 | \$236.79                               | \$242.71 | \$215.93                                       | \$221.32 | \$238.18                                       | \$244.13 | \$215.93                                       | \$221.32 | \$238.18                                       | \$244.13 | \$255.36                                       | \$261.75 |
| 46                       | \$206.13                               | \$211.29 | \$229.43                               | \$235.17 | \$245.97                               | \$252.12 | \$224.30                                       | \$229.91 | \$247.41                                       | \$253.60 | \$224.30                                       | \$229.91 | \$247.41                                       | \$253.60 | \$265.26                                       | \$271.90 |
| 47                       | \$214.79                               | \$220.16 | \$239.07                               | \$245.04 | \$256.31                               | \$262.71 | \$233.72                                       | \$239.56 | \$257.81                                       | \$264.25 | \$233.72                                       | \$239.56 | \$257.81                                       | \$264.25 | \$276.41                                       | \$283.32 |
| 48                       | \$224.69                               | \$230.30 | \$250.08                               | \$256.33 | \$268.11                               | \$274.81 | \$244.49                                       | \$250.60 | \$269.68                                       | \$276.42 | \$244.49                                       | \$250.60 | \$269.68                                       | \$276.42 | \$289.14                                       | \$296.37 |
| 49                       | \$234.44                               | \$240.30 | \$260.94                               | \$267.46 | \$279.75                               | \$286.75 | \$255.10                                       | \$261.48 | \$281.39                                       | \$288.43 | \$255.10                                       | \$261.48 | \$281.39                                       | \$288.43 | \$301.69                                       | \$309.24 |
| 50                       | \$245.44                               | \$251.57 | \$273.17                               | \$280.00 | \$292.87                               | \$300.19 | \$267.07                                       | \$273.74 | \$294.59                                       | \$301.95 | \$267.07                                       | \$273.74 | \$294.59                                       | \$301.95 | \$315.84                                       | \$323.74 |
| 51                       | \$256.29                               | \$262.70 | \$285.26                               | \$292.39 | \$305.83                               | \$313.47 | \$278.88                                       | \$285.85 | \$307.62                                       | \$315.31 | \$278.88                                       | \$285.85 | \$307.62                                       | \$315.31 | \$329.81                                       | \$338.06 |
| 52                       | \$268.25                               | \$274.95 | \$298.56                               | \$306.03 | \$320.09                               | \$328.10 | \$291.89                                       | \$299.18 | \$321.97                                       | \$330.02 | \$291.89                                       | \$299.18 | \$321.97                                       | \$330.02 | \$345.20                                       | \$353.83 |
| 53                       | \$280.34                               | \$287.35 | \$312.02                               | \$319.82 | \$334.52                               | \$342.89 | \$305.05                                       | \$312.67 | \$336.48                                       | \$344.89 | \$305.05                                       | \$312.67 | \$336.48                                       | \$344.89 | \$360.76                                       | \$369.78 |
| 54                       | \$293.40                               | \$300.73 | \$326.55                               | \$334.72 | \$350.10                               | \$358.85 | \$319.25                                       | \$327.23 | \$352.15                                       | \$360.96 | \$319.25                                       | \$327.23 | \$352.15                                       | \$360.96 | \$377.56                                       | \$387.00 |
| 55                       | \$306.45                               | \$314.11 | \$341.08                               | \$349.61 | \$365.68                               | \$374.82 | \$333.46                                       | \$341.79 | \$367.82                                       | \$377.02 | \$333.46                                       | \$341.79 | \$367.82                                       | \$377.02 | \$394.36                                       | \$404.22 |
| 56                       | \$320.61                               | \$328.62 | \$356.84                               | \$365.76 | \$382.57                               | \$392.13 | \$348.86                                       | \$357.58 | \$384.81                                       | \$394.43 | \$348.86                                       | \$357.58 | \$384.81                                       | \$394.43 | \$412.57                                       | \$422.89 |
| 57                       | \$334.90                               | \$343.27 | \$372.74                               | \$382.06 | \$399.62                               | \$409.61 | \$364.41                                       | \$373.52 | \$401.96                                       | \$412.01 | \$364.41                                       | \$373.52 | \$401.96                                       | \$412.01 | \$430.96                                       | \$441.74 |
| 58                       | \$350.15                               | \$358.90 | \$389.72                               | \$399.46 | \$417.83                               | \$428.27 | \$381.01                                       | \$390.53 | \$420.27                                       | \$430.78 | \$381.01                                       | \$390.53 | \$420.27                                       | \$430.78 | \$450.59                                       | \$461.86 |
| 59                       | \$357.71                               | \$366.65 | \$398.13                               | \$408.09 | \$426.84                               | \$437.52 | \$389.23                                       | \$398.96 | \$429.34                                       | \$440.08 | \$389.23                                       | \$398.96 | \$429.34                                       | \$440.08 | \$460.32                                       | \$471.83 |
| 60                       | \$372.96                               | \$382.29 | \$415.11                               | \$425.49 | \$445.05                               | \$456.17 | \$405.83                                       | \$415.98 | \$447.65                                       | \$458.84 | \$405.83                                       | \$415.98 | \$447.65                                       | \$458.84 | \$479.95                                       | \$491.95 |
| 61                       | \$386.16                               | \$395.81 | \$429.79                               | \$440.54 | \$460.79                               | \$472.31 | \$420.18                                       | \$430.69 | \$463.49                                       | \$475.07 | \$420.18                                       | \$430.69 | \$463.49                                       | \$475.07 | \$496.93                                       | \$509.35 |
| 62                       | \$394.81                               | \$404.68 | \$439.43                               | \$450.42 | \$471.12                               | \$482.90 | \$429.60                                       | \$440.34 | \$473.88                                       | \$485.72 | \$429.60                                       | \$440.34 | \$473.88                                       | \$485.72 | \$508.07                                       | \$520.77 |
| 63                       | \$405.67                               | \$415.81 | \$451.51                               | \$462.80 | \$484.07                               | \$496.18 | \$441.42                                       | \$452.45 | \$486.91                                       | \$499.08 | \$441.42                                       | \$452.45 | \$486.91                                       | \$499.08 | \$522.04                                       | \$535.09 |
| 64                       | \$412.26                               | \$422.57 | \$458.85                               | \$470.33 | \$491.94                               | \$504.24 | \$448.59                                       | \$459.81 | \$494.82                                       | \$507.20 | \$448.59                                       | \$459.81 | \$494.82                                       | \$507.20 | \$530.52                                       | \$543.79 |
| 65+                      | \$412.26                               | \$422.57 | \$458.85                               | \$470.33 | \$491.94                               | \$504.24 | \$448.59                                       | \$459.81 | \$494.82                                       | \$507.20 | \$448.59                                       | \$459.81 | \$494.82                                       | \$507.20 | \$530.52                                       | \$543.79 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050103                   |          | 16322PA0050104                   |          | 16322PA0050104                   |          | 16322PA0050104                   |          |
|--------------------------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050103                   |          | 16322PA0050104                   |          | 16322PA0050104                   |          | 16322PA0050104                   |          |
| Form # =>                | 2016 EPO                         |          |
| Rating Area =>           | 1                                |          | 2                                |          | 4                                |          | 5                                |          | 6                                |          | 1                                |          | 2                                |          | 4                                |          |
| Network =>               | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          |
| Metal =>                 | Silver                           |          |
| Plan Name =>             | ntage Silver \$1,750/\$30 - Part |          | ntage Silver \$3,250/\$10 - Part |          | ntage Silver \$3,250/\$10 - Part |          | ntage Silver \$3,250/\$10 - Part |          |
| Deductible =>            | \$1,750/\$3,500                  |          | \$1,750/\$3,500                  |          | \$1,750/\$3,500                  |          | \$1,750/\$3,500                  |          | \$1,750/\$3,500                  |          | \$3,250/\$6,500                  |          | \$3,250/\$6,500                  |          | \$3,250/\$6,500                  |          |
| Coinurance =>            | 20%                              |          | 20%                              |          | 20%                              |          | 20%                              |          | 20%                              |          | 0%                               |          | 0%                               |          | 0%                               |          |
| Copays =>                | \$30                             | \$80     | \$30                             | \$80     | \$30                             | \$80     | \$30                             | \$80     | \$30                             | \$80     | \$10                             | \$70     | \$10                             | \$70     | \$10                             | \$70     |
| OOP Maximum =>           | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          |
| Dental (Yes/No)          | Yes                              |          |
| Age Band                 | Non-Tobacco                      | Tobacco  |
| 0-20                     | \$94.61                          | \$94.61  | \$104.36                         | \$104.36 | \$94.61                          | \$94.61  | \$104.36                         | \$104.36 | \$111.90                         | \$111.90 | \$93.08                          | \$93.08  | \$102.67                         | \$102.67 | \$93.08                          | \$93.08  |
| 21                       | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$176.21                         | \$180.62 | \$146.58                         | \$150.25 | \$161.68                         | \$165.73 | \$146.58                         | \$150.25 |
| 22                       | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$176.21                         | \$180.62 | \$146.58                         | \$150.25 | \$161.68                         | \$165.73 | \$146.58                         | \$150.25 |
| 23                       | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$176.21                         | \$180.62 | \$146.58                         | \$150.25 | \$161.68                         | \$165.73 | \$146.58                         | \$150.25 |
| 24                       | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$148.99                         | \$152.72 | \$164.34                         | \$168.45 | \$176.21                         | \$180.62 | \$146.58                         | \$150.25 | \$161.68                         | \$165.73 | \$146.58                         | \$150.25 |
| 25                       | \$149.59                         | \$153.33 | \$165.00                         | \$169.13 | \$149.59                         | \$153.33 | \$165.00                         | \$169.13 | \$176.92                         | \$181.34 | \$147.17                         | \$150.85 | \$162.33                         | \$166.39 | \$147.17                         | \$150.85 |
| 26                       | \$152.57                         | \$156.38 | \$168.29                         | \$172.50 | \$152.57                         | \$156.38 | \$168.29                         | \$172.50 | \$180.44                         | \$184.96 | \$150.10                         | \$153.86 | \$165.57                         | \$169.70 | \$150.10                         | \$153.86 |
| 27                       | \$156.15                         | \$160.05 | \$172.23                         | \$176.54 | \$156.15                         | \$160.05 | \$172.23                         | \$176.54 | \$184.67                         | \$189.29 | \$153.62                         | \$157.46 | \$169.45                         | \$173.68 | \$153.62                         | \$157.46 |
| 28                       | \$161.96                         | \$166.01 | \$178.64                         | \$183.11 | \$161.96                         | \$166.01 | \$178.64                         | \$183.11 | \$191.55                         | \$196.33 | \$159.34                         | \$163.32 | \$175.75                         | \$180.14 | \$159.34                         | \$163.32 |
| 29                       | \$166.72                         | \$170.89 | \$183.90                         | \$188.50 | \$166.72                         | \$170.89 | \$183.90                         | \$188.50 | \$197.18                         | \$202.11 | \$164.03                         | \$168.13 | \$180.92                         | \$185.45 | \$164.03                         | \$168.13 |
| 30                       | \$169.11                         | \$173.34 | \$186.53                         | \$191.19 | \$169.11                         | \$173.34 | \$186.53                         | \$191.19 | \$200.00                         | \$205.00 | \$166.37                         | \$170.53 | \$183.51                         | \$188.10 | \$166.37                         | \$170.53 |
| 31                       | \$172.68                         | \$177.00 | \$190.48                         | \$195.24 | \$172.68                         | \$177.00 | \$190.48                         | \$195.24 | \$204.23                         | \$209.34 | \$169.89                         | \$174.14 | \$187.39                         | \$192.08 | \$169.89                         | \$174.14 |
| 32                       | \$176.26                         | \$180.67 | \$194.42                         | \$199.28 | \$176.26                         | \$180.67 | \$194.42                         | \$199.28 | \$208.46                         | \$213.67 | \$173.41                         | \$177.74 | \$191.27                         | \$196.05 | \$173.41                         | \$177.74 |
| 33                       | \$178.50                         | \$182.96 | \$196.88                         | \$201.81 | \$178.50                         | \$182.96 | \$196.88                         | \$201.81 | \$211.10                         | \$216.38 | \$175.61                         | \$180.00 | \$193.70                         | \$198.54 | \$175.61                         | \$180.00 |
| 34                       | \$180.88                         | \$185.40 | \$199.51                         | \$204.50 | \$180.88                         | \$185.40 | \$199.51                         | \$204.50 | \$213.92                         | \$219.27 | \$177.95                         | \$182.40 | \$196.28                         | \$201.19 | \$177.95                         | \$182.40 |
| 35                       | \$182.07                         | \$186.62 | \$200.83                         | \$205.85 | \$182.07                         | \$186.62 | \$200.83                         | \$205.85 | \$215.33                         | \$220.72 | \$179.13                         | \$183.60 | \$197.58                         | \$202.52 | \$179.13                         | \$183.60 |
| 36                       | \$183.26                         | \$187.84 | \$202.14                         | \$207.20 | \$183.26                         | \$187.84 | \$202.14                         | \$207.20 | \$216.74                         | \$222.16 | \$180.30                         | \$184.81 | \$198.87                         | \$203.84 | \$180.30                         | \$184.81 |
| 37                       | \$184.45                         | \$189.07 | \$203.46                         | \$208.54 | \$184.45                         | \$189.07 | \$203.46                         | \$208.54 | \$218.15                         | \$223.61 | \$181.47                         | \$186.01 | \$200.16                         | \$205.17 | \$181.47                         | \$186.01 |
| 38                       | \$185.65                         | \$190.29 | \$204.77                         | \$209.89 | \$185.65                         | \$190.29 | \$204.77                         | \$209.89 | \$219.56                         | \$225.05 | \$182.64                         | \$187.21 | \$201.46                         | \$206.49 | \$182.64                         | \$187.21 |
| 39                       | \$188.03                         | \$192.73 | \$207.40                         | \$212.59 | \$188.03                         | \$192.73 | \$207.40                         | \$212.59 | \$222.38                         | \$227.94 | \$184.99                         | \$189.61 | \$204.05                         | \$209.15 | \$184.99                         | \$189.61 |
| 40                       | \$190.41                         | \$195.17 | \$210.03                         | \$215.28 | \$190.41                         | \$195.17 | \$210.03                         | \$215.28 | \$225.20                         | \$230.83 | \$187.33                         | \$192.02 | \$206.63                         | \$211.80 | \$187.33                         | \$192.02 |
| 41                       | \$193.99                         | \$198.84 | \$213.98                         | \$219.32 | \$193.99                         | \$198.84 | \$213.98                         | \$219.32 | \$229.43                         | \$235.17 | \$190.85                         | \$195.62 | \$210.51                         | \$215.78 | \$190.85                         | \$195.62 |
| 42                       | \$197.42                         | \$202.35 | \$217.76                         | \$223.20 | \$197.42                         | \$202.35 | \$217.76                         | \$223.20 | \$233.48                         | \$239.32 | \$194.22                         | \$199.08 | \$214.23                         | \$219.59 | \$194.22                         | \$199.08 |
| 43                       | \$202.18                         | \$207.24 | \$223.01                         | \$228.59 | \$202.18                         | \$207.24 | \$223.01                         | \$228.59 | \$239.12                         | \$245.10 | \$198.91                         | \$203.89 | \$219.40                         | \$224.89 | \$198.91                         | \$203.89 |
| 44                       | \$208.14                         | \$213.35 | \$229.59                         | \$235.33 | \$208.14                         | \$213.35 | \$229.59                         | \$235.33 | \$246.17                         | \$252.32 | \$204.78                         | \$209.90 | \$225.87                         | \$231.52 | \$204.78                         | \$209.90 |
| 45                       | \$215.15                         | \$220.53 | \$237.31                         | \$243.24 | \$215.15                         | \$220.53 | \$237.31                         | \$243.24 | \$254.45                         | \$260.81 | \$211.67                         | \$216.96 | \$233.47                         | \$239.31 | \$211.67                         | \$216.96 |
| 46                       | \$223.49                         | \$229.08 | \$246.51                         | \$252.68 | \$223.49                         | \$229.08 | \$246.51                         | \$252.68 | \$264.32                         | \$270.93 | \$219.87                         | \$225.37 | \$242.52                         | \$248.59 | \$219.87                         | \$225.37 |
| 47                       | \$232.88                         | \$238.70 | \$256.87                         | \$263.29 | \$232.88                         | \$238.70 | \$256.87                         | \$263.29 | \$275.42                         | \$282.31 | \$229.11                         | \$234.84 | \$252.71                         | \$259.03 | \$229.11                         | \$234.84 |
| 48                       | \$243.60                         | \$249.69 | \$268.70                         | \$275.42 | \$243.60                         | \$249.69 | \$268.70                         | \$275.42 | \$288.11                         | \$295.31 | \$239.66                         | \$245.65 | \$264.35                         | \$270.96 | \$239.66                         | \$245.65 |
| 49                       | \$254.18                         | \$260.54 | \$280.37                         | \$287.38 | \$254.18                         | \$260.54 | \$280.37                         | \$287.38 | \$300.62                         | \$308.13 | \$250.07                         | \$256.32 | \$275.83                         | \$282.73 | \$250.07                         | \$256.32 |
| 50                       | \$266.10                         | \$272.75 | \$293.52                         | \$300.85 | \$266.10                         | \$272.75 | \$293.52                         | \$300.85 | \$314.72                         | \$322.58 | \$261.80                         | \$268.34 | \$288.77                         | \$295.98 | \$261.80                         | \$268.34 |
| 51                       | \$277.87                         | \$284.82 | \$306.50                         | \$314.16 | \$277.87                         | \$284.82 | \$306.50                         | \$314.16 | \$328.64                         | \$336.85 | \$273.38                         | \$280.21 | \$301.54                         | \$309.08 | \$273.38                         | \$280.21 |
| 52                       | \$290.83                         | \$298.10 | \$320.80                         | \$328.82 | \$290.83                         | \$298.10 | \$320.80                         | \$328.82 | \$343.97                         | \$352.57 | \$286.13                         | \$293.28 | \$315.60                         | \$323.49 | \$286.13                         | \$293.28 |
| 53                       | \$303.94                         | \$311.54 | \$335.26                         | \$343.64 | \$303.94                         | \$311.54 | \$335.26                         | \$343.64 | \$359.47                         | \$368.46 | \$299.03                         | \$306.50 | \$329.83                         | \$338.08 | \$299.03                         | \$306.50 |
| 54                       | \$318.10                         | \$326.05 | \$350.87                         | \$359.64 | \$318.10                         | \$326.05 | \$350.87                         | \$359.64 | \$376.21                         | \$385.62 | \$312.95                         | \$320.78 | \$345.19                         | \$353.82 | \$312.95                         | \$320.78 |
| 55                       | \$332.25                         | \$340.56 | \$366.48                         | \$375.65 | \$332.25                         | \$340.56 | \$366.48                         | \$375.65 | \$392.95                         | \$402.78 | \$326.88                         | \$335.05 | \$360.55                         | \$369.57 | \$326.88                         | \$335.05 |
| 56                       | \$347.60                         | \$356.29 | \$383.41                         | \$393.00 | \$347.60                         | \$356.29 | \$383.41                         | \$393.00 | \$411.10                         | \$421.38 | \$341.98                         | \$350.53 | \$377.20                         | \$386.63 | \$341.98                         | \$350.53 |
| 57                       | \$363.09                         | \$372.17 | \$400.50                         | \$410.51 | \$363.09                         | \$372.17 | \$400.50                         | \$410.51 | \$429.43                         | \$440.16 | \$357.22                         | \$366.15 | \$394.02                         | \$403.87 | \$357.22                         | \$366.15 |
| 58                       | \$379.63                         | \$389.12 | \$418.74                         | \$429.21 | \$379.63                         | \$389.12 | \$418.74                         | \$429.21 | \$448.99                         | \$460.21 | \$373.49                         | \$382.83 | \$411.97                         | \$422.26 | \$373.49                         | \$382.83 |
| 59                       | \$387.83                         | \$397.52 | \$427.78                         | \$438.48 | \$387.83                         | \$397.52 | \$427.78                         | \$438.48 | \$458.68                         | \$470.15 | \$381.55                         | \$391.09 | \$420.86                         | \$431.38 | \$381.55                         | \$391.09 |
| 60                       | \$404.36                         | \$414.47 | \$446.02                         | \$457.17 | \$404.36                         | \$414.47 | \$446.02                         | \$457.17 | \$478.24                         | \$490.19 | \$397.82                         | \$407.77 | \$438.80                         | \$449.77 | \$397.82                         | \$407.77 |
| 61                       | \$418.67                         | \$429.13 | \$461.80                         | \$473.35 | \$418.67                         | \$429.13 | \$461.80                         | \$473.35 | \$495.16                         | \$507.53 | \$411.89                         | \$422.19 | \$454.33                         | \$465.68 | \$411.89                         | \$422.19 |
| 62                       | \$428.05                         | \$438.75 | \$472.15                         | \$483.96 | \$428.05                         | \$438.75 | \$472.15                         | \$483.96 | \$506.26                         | \$518.91 | \$421.13                         | \$431.66 | \$464.51                         | \$476.12 | \$421.13                         | \$431.66 |
| 63                       | \$439.82                         | \$450.82 | \$485.14                         | \$497.26 | \$439.82                         | \$450.82 | \$485.14                         | \$497.26 | \$520.18                         | \$533.18 | \$432.71                         | \$443.53 | \$477.28                         | \$489.22 | \$432.71                         | \$443.53 |
| 64                       | \$446.97                         | \$458.15 | \$493.02                         | \$505.35 | \$446.97                         | \$458.15 | \$493.02                         | \$505.35 | \$528.63                         | \$541.85 | \$439.74                         | \$450.74 | \$485.04                         | \$497.17 | \$439.74                         | \$450.74 |
| 65+                      | \$446.97                         | \$458.15 | \$493.02                         | \$505.35 | \$446.97                         | \$458.15 | \$493.02                         | \$505.35 | \$528.63                         | \$541.85 | \$439.74                         | \$450.74 | \$485.04                         | \$497.17 | \$439.74                         | \$450.74 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050104                   |          | 16322PA0050104                   |          | 16322PA0050105                    |          | 16322PA0050106                   |          |
|--------------------------|----------------------------------|----------|----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|----------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050104                   |          | 16322PA0050104                   |          | 16322PA0050105                    |          | 16322PA0050106                   |          |
| Form # =>                | 2016 EPO                         |          | 2016 EPO                         |          | 2016 HSA EPO                      |          | 2016 HSA EPO                      |          | 2016 HSA EPO                      |          | 2016 HSA EPO                      |          | 2016 HSA EPO                      |          | 2016 EPO                         |          |
| Rating Area =>           | 5                                |          | 6                                |          | 1                                 |          | 2                                 |          | 4                                 |          | 5                                 |          | 6                                 |          | 1                                |          |
| Network =>               | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/  |          | Alleg-Erie - EPO - 4C Partner w/  |          | Alleg-Erie - EPO - 4C Partner w/  |          | Alleg-Erie - EPO - 4C Partner w/  |          | Alleg-Erie - EPO - 4C Partner w/  |          | Alleg-Erie - EPO - 4C Partner w/ |          |
| Metal =>                 | Silver                           |          | Silver                           |          | Silver                            |          | Silver                            |          | Silver                            |          | Silver                            |          | Silver                            |          | Gold                             |          |
| Plan Name =>             | ntage Silver \$3,250/\$10 - Part |          | ntage Silver \$3,250/\$10 - Part |          | ntage Silver HSA \$2,600/20% - Pa |          | antage Gold \$750/\$10 - Partn   |          |
| Deductible =>            | \$3,250/\$6,500                  |          | \$3,250/\$6,500                  |          | \$2,600/\$5,200                   |          | \$2,600/\$5,200                   |          | \$2,600/\$5,200                   |          | \$2,600/\$5,200                   |          | \$2,600/\$5,200                   |          | \$750/\$1,500                    |          |
| Coinurance =>            | 0%                               |          | 0%                               |          | 20%                               |          | 20%                               |          | 20%                               |          | 20%                               |          | 20%                               |          | 10%                              |          |
| Copays =>                | \$10 \$70                        |          | \$10 \$70                        |          |                                   |          |                                   |          |                                   |          |                                   |          |                                   |          | \$10 \$45                        |          |
| OOP Maximum =>           | \$6,600/\$13,200                 |          | \$6,600/\$13,200                 |          | \$3,600/\$7,200                   |          | \$3,600/\$7,200                   |          | \$3,600/\$7,200                   |          | \$3,600/\$7,200                   |          | \$3,600/\$7,200                   |          | \$3,000/\$6,000                  |          |
| Dental (Yes/No)          | Yes                              |          | Yes                              |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                               |          | Yes                              |          |
| Age Band                 | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                       | Tobacco  | Non-Tobacco                      | Tobacco  |
| 0-20                     | \$102.67                         | \$102.67 | \$110.09                         | \$110.09 | \$94.79                           | \$94.79  | \$104.55                          | \$104.55 | \$94.79                           | \$94.79  | \$104.55                          | \$104.55 | \$112.10                          | \$112.10 | \$117.46                         | \$117.46 |
| 21                       | \$161.68                         | \$165.73 | \$173.36                         | \$177.70 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$176.52                          | \$180.94 | \$184.97                         | \$189.60 |
| 22                       | \$161.68                         | \$165.73 | \$173.36                         | \$177.70 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$176.52                          | \$180.94 | \$184.97                         | \$189.60 |
| 23                       | \$161.68                         | \$165.73 | \$173.36                         | \$177.70 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$176.52                          | \$180.94 | \$184.97                         | \$189.60 |
| 24                       | \$161.68                         | \$165.73 | \$173.36                         | \$177.70 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$149.26                          | \$153.00 | \$164.64                          | \$168.76 | \$176.52                          | \$180.94 | \$184.97                         | \$189.60 |
| 25                       | \$162.33                         | \$166.39 | \$174.06                         | \$178.41 | \$149.86                          | \$153.61 | \$165.30                          | \$169.44 | \$149.86                          | \$153.61 | \$165.30                          | \$169.44 | \$177.23                          | \$181.66 | \$185.71                         | \$190.36 |
| 26                       | \$165.57                         | \$169.70 | \$177.53                         | \$181.96 | \$152.85                          | \$156.67 | \$168.60                          | \$172.81 | \$152.85                          | \$156.67 | \$168.60                          | \$172.81 | \$180.76                          | \$185.28 | \$189.41                         | \$194.15 |
| 27                       | \$169.45                         | \$173.68 | \$181.69                         | \$186.23 | \$156.43                          | \$160.34 | \$172.55                          | \$176.86 | \$156.43                          | \$160.34 | \$172.55                          | \$176.86 | \$185.00                          | \$189.62 | \$193.85                         | \$198.70 |
| 28                       | \$175.75                         | \$180.14 | \$188.45                         | \$193.16 | \$162.25                          | \$166.31 | \$178.97                          | \$183.44 | \$162.25                          | \$166.31 | \$178.97                          | \$183.44 | \$191.88                          | \$196.68 | \$201.07                         | \$206.09 |
| 29                       | \$180.92                         | \$185.45 | \$193.99                         | \$198.84 | \$167.03                          | \$171.20 | \$184.24                          | \$188.84 | \$167.03                          | \$171.20 | \$184.24                          | \$188.84 | \$197.53                          | \$202.47 | \$206.99                         | \$212.16 |
| 30                       | \$183.51                         | \$188.10 | \$196.77                         | \$201.69 | \$169.42                          | \$173.65 | \$186.87                          | \$191.54 | \$169.42                          | \$173.65 | \$186.87                          | \$191.54 | \$200.36                          | \$205.36 | \$209.95                         | \$215.19 |
| 31                       | \$187.39                         | \$192.08 | \$200.93                         | \$205.95 | \$173.00                          | \$177.32 | \$190.82                          | \$195.59 | \$173.00                          | \$177.32 | \$190.82                          | \$195.59 | \$204.59                          | \$209.71 | \$214.39                         | \$219.74 |
| 32                       | \$191.27                         | \$196.05 | \$205.09                         | \$210.22 | \$176.58                          | \$180.99 | \$194.77                          | \$199.64 | \$176.58                          | \$180.99 | \$194.77                          | \$199.64 | \$208.83                          | \$214.05 | \$218.82                         | \$224.29 |
| 33                       | \$193.70                         | \$198.54 | \$207.69                         | \$212.88 | \$178.82                          | \$183.29 | \$197.24                          | \$202.17 | \$178.82                          | \$183.29 | \$197.24                          | \$202.17 | \$211.48                          | \$216.76 | \$221.60                         | \$227.14 |
| 34                       | \$196.28                         | \$201.19 | \$210.46                         | \$215.73 | \$181.21                          | \$185.74 | \$199.88                          | \$204.87 | \$181.21                          | \$185.74 | \$199.88                          | \$204.87 | \$214.30                          | \$219.66 | \$224.56                         | \$230.17 |
| 35                       | \$197.58                         | \$202.52 | \$211.85                         | \$217.15 | \$182.40                          | \$186.96 | \$201.20                          | \$206.22 | \$182.40                          | \$186.96 | \$201.20                          | \$206.22 | \$215.71                          | \$221.11 | \$226.04                         | \$231.69 |
| 36                       | \$198.87                         | \$203.84 | \$213.24                         | \$218.57 | \$183.59                          | \$188.18 | \$202.51                          | \$207.57 | \$183.59                          | \$188.18 | \$202.51                          | \$207.57 | \$217.12                          | \$222.55 | \$227.52                         | \$233.21 |
| 37                       | \$200.16                         | \$205.17 | \$214.62                         | \$219.99 | \$184.79                          | \$189.41 | \$203.83                          | \$208.92 | \$184.79                          | \$189.41 | \$203.83                          | \$208.92 | \$218.54                          | \$224.00 | \$229.00                         | \$234.72 |
| 38                       | \$201.46                         | \$206.49 | \$216.01                         | \$221.41 | \$185.98                          | \$190.63 | \$205.15                          | \$210.27 | \$185.98                          | \$190.63 | \$205.15                          | \$210.27 | \$219.95                          | \$225.45 | \$230.48                         | \$236.24 |
| 39                       | \$204.05                         | \$209.15 | \$218.79                         | \$224.25 | \$188.37                          | \$193.08 | \$207.78                          | \$212.98 | \$188.37                          | \$193.08 | \$207.78                          | \$212.98 | \$222.77                          | \$228.34 | \$233.44                         | \$239.27 |
| 40                       | \$206.63                         | \$211.80 | \$221.56                         | \$227.10 | \$190.76                          | \$195.53 | \$210.41                          | \$215.68 | \$190.76                          | \$195.53 | \$210.41                          | \$215.68 | \$225.60                          | \$231.24 | \$236.40                         | \$242.31 |
| 41                       | \$210.51                         | \$215.78 | \$225.72                         | \$231.36 | \$194.34                          | \$199.20 | \$214.37                          | \$219.73 | \$194.34                          | \$199.20 | \$214.37                          | \$219.73 | \$229.83                          | \$235.58 | \$240.84                         | \$246.86 |
| 42                       | \$214.23                         | \$219.59 | \$229.71                         | \$235.45 | \$197.77                          | \$202.72 | \$218.15                          | \$223.61 | \$197.77                          | \$202.72 | \$218.15                          | \$223.61 | \$233.89                          | \$239.74 | \$245.09                         | \$251.22 |
| 43                       | \$219.40                         | \$224.89 | \$235.25                         | \$241.14 | \$202.55                          | \$207.61 | \$223.42                          | \$229.01 | \$202.55                          | \$207.61 | \$223.42                          | \$229.01 | \$239.54                          | \$245.53 | \$251.01                         | \$257.28 |
| 44                       | \$225.87                         | \$231.52 | \$242.19                         | \$248.24 | \$208.52                          | \$213.73 | \$230.01                          | \$235.76 | \$208.52                          | \$213.73 | \$230.01                          | \$235.76 | \$246.60                          | \$252.77 | \$258.41                         | \$264.87 |
| 45                       | \$233.47                         | \$239.31 | \$250.34                         | \$256.60 | \$215.54                          | \$220.92 | \$237.75                          | \$243.69 | \$215.54                          | \$220.92 | \$237.75                          | \$243.69 | \$254.90                          | \$261.27 | \$267.10                         | \$273.78 |
| 46                       | \$242.52                         | \$248.59 | \$260.04                         | \$266.55 | \$223.89                          | \$229.49 | \$246.96                          | \$253.14 | \$223.89                          | \$229.49 | \$246.96                          | \$253.14 | \$264.78                          | \$271.40 | \$277.46                         | \$284.40 |
| 47                       | \$252.71                         | \$259.03 | \$270.97                         | \$277.74 | \$233.30                          | \$239.13 | \$257.34                          | \$263.77 | \$233.30                          | \$239.13 | \$257.34                          | \$263.77 | \$275.91                          | \$282.80 | \$289.11                         | \$296.34 |
| 48                       | \$264.35                         | \$270.96 | \$283.45                         | \$290.53 | \$244.05                          | \$250.15 | \$269.19                          | \$275.92 | \$244.05                          | \$250.15 | \$269.19                          | \$275.92 | \$288.62                          | \$295.83 | \$302.43                         | \$309.99 |
| 49                       | \$275.83                         | \$282.73 | \$295.76                         | \$303.15 | \$254.64                          | \$261.01 | \$280.88                          | \$287.90 | \$254.64                          | \$261.01 | \$280.88                          | \$287.90 | \$301.15                          | \$308.68 | \$315.56                         | \$323.45 |
| 50                       | \$288.77                         | \$295.98 | \$309.63                         | \$317.37 | \$266.58                          | \$273.25 | \$294.05                          | \$301.40 | \$266.58                          | \$273.25 | \$294.05                          | \$301.40 | \$315.27                          | \$323.15 | \$330.36                         | \$338.62 |
| 51                       | \$301.54                         | \$309.08 | \$323.32                         | \$331.40 | \$278.37                          | \$285.33 | \$307.06                          | \$314.73 | \$278.37                          | \$285.33 | \$307.06                          | \$314.73 | \$329.21                          | \$337.45 | \$344.97                         | \$353.60 |
| 52                       | \$315.60                         | \$323.49 | \$338.40                         | \$346.86 | \$291.36                          | \$298.64 | \$321.38                          | \$329.42 | \$291.36                          | \$298.64 | \$321.38                          | \$329.42 | \$344.57                          | \$353.19 | \$361.07                         | \$370.09 |
| 53                       | \$329.83                         | \$338.08 | \$353.66                         | \$362.50 | \$304.50                          | \$312.11 | \$335.87                          | \$344.27 | \$304.50                          | \$312.11 | \$335.87                          | \$344.27 | \$360.11                          | \$369.11 | \$377.34                         | \$386.78 |
| 54                       | \$345.19                         | \$353.82 | \$370.13                         | \$379.38 | \$318.68                          | \$326.64 | \$351.51                          | \$360.30 | \$318.68                          | \$326.64 | \$351.51                          | \$360.30 | \$376.88                          | \$386.30 | \$394.92                         | \$404.79 |
| 55                       | \$360.55                         | \$369.57 | \$386.60                         | \$396.26 | \$332.85                          | \$341.18 | \$367.15                          | \$376.33 | \$332.85                          | \$341.18 | \$367.15                          | \$376.33 | \$393.64                          | \$403.49 | \$412.49                         | \$422.80 |
| 56                       | \$377.20                         | \$386.63 | \$404.45                         | \$414.57 | \$348.23                          | \$356.93 | \$384.11                          | \$393.71 | \$348.23                          | \$356.93 | \$384.11                          | \$393.71 | \$411.83                          | \$422.12 | \$431.54                         | \$442.33 |
| 57                       | \$394.02                         | \$403.87 | \$422.48                         | \$433.05 | \$363.75                          | \$372.85 | \$401.23                          | \$411.26 | \$363.75                          | \$372.85 | \$401.23                          | \$411.26 | \$430.18                          | \$440.94 | \$450.78                         | \$462.05 |
| 58                       | \$411.97                         | \$422.26 | \$441.73                         | \$452.77 | \$380.32                          | \$389.83 | \$419.51                          | \$430.00 | \$380.32                          | \$389.83 | \$419.51                          | \$430.00 | \$449.78                          | \$461.02 | \$471.31                         | \$483.09 |
| 59                       | \$420.86                         | \$431.38 | \$451.26                         | \$462.54 | \$388.53                          | \$398.24 | \$428.56                          | \$439.28 | \$388.53                          | \$398.24 | \$428.56                          | \$439.28 | \$459.49                          | \$470.97 | \$481.48                         | \$493.52 |
| 60                       | \$438.80                         | \$449.77 | \$470.50                         | \$482.27 | \$405.10                          | \$415.22 | \$446.84                          | \$458.01 | \$405.10                          | \$415.22 | \$446.84                          | \$458.01 | \$479.08                          | \$491.06 | \$502.01                         | \$514.56 |
| 61                       | \$454.33                         | \$465.68 | \$487.15                         | \$499.33 | \$419.43                          | \$429.91 | \$462.64                          | \$474.21 | \$419.43                          | \$429.91 | \$462.64                          | \$474.21 | \$496.03                          | \$508.43 | \$519.77                         | \$532.76 |
| 62                       | \$464.51                         | \$476.12 | \$498.07                         | \$510.52 | \$428.83                          | \$439.55 | \$473.02                          | \$484.84 | \$428.83                          | \$439.55 | \$473.02                          | \$484.84 | \$507.15                          | \$519.83 | \$531.42                         | \$544.71 |
| 63                       | \$477.28                         | \$489.22 | \$511.76                         | \$524.56 | \$440.62                          | \$451.64 | \$486.02                          | \$498.17 | \$440.62                          | \$451.64 | \$486.02                          | \$498.17 | \$521.09                          | \$534.12 | \$546.04                         | \$559.69 |
| 64                       | \$485.04                         | \$497.17 | \$520.08                         | \$533.09 | \$447.78                          | \$458.98 | \$493.92                          | \$506.27 | \$447.78                          | \$458.98 | \$493.92                          | \$506.27 | \$529.56                          | \$542.80 | \$554.91                         | \$568.79 |
| 65+                      | \$485.04                         | \$497.17 | \$520.08                         | \$533.09 | \$447.78                          | \$458.98 | \$493.92                          | \$506.27 | \$447.78                          | \$458.98 | \$493.92                          | \$506.27 | \$529.56                          | \$542.80 | \$554.91                         | \$568.79 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050106                   |          | 16322PA0050106                   |          | 16322PA0050106                   |          | 16322PA0050106                   |          | 16322PA0050107                      |          | 16322PA0050107                      |          | 16322PA0050107                      |          | 16322PA0050107                      |          |
|--------------------------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|----------------------------------|----------|-------------------------------------|----------|-------------------------------------|----------|-------------------------------------|----------|-------------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050106                   |          | 16322PA0050106                   |          | 16322PA0050106                   |          | 16322PA0050106                   |          | 16322PA0050107                      |          | 16322PA0050107                      |          | 16322PA0050107                      |          | 16322PA0050107                      |          |
| Form # =>                | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                         |          | 2016 EPO                            |          | 2016 EPO                            |          | 2016 EPO                            |          | 2016 EPO                            |          |
| Rating Area =>           | 2                                |          | 4                                |          | 5                                |          | 6                                |          | 1                                   |          | 2                                   |          | 4                                   |          | 5                                   |          |
| Network =>               | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/ |          | Alleg-Erie - EPO - 4C Partner w/    |          | Alleg-Erie - EPO - 4C Partner w/    |          | Alleg-Erie - EPO - 4C Partner w/    |          | Alleg-Erie - EPO - 4C Partner w/    |          |
| Metal =>                 | Gold                             |          | Gold                             |          | Gold                             |          | Gold                             |          | Platinum                            |          | Platinum                            |          | Platinum                            |          | Platinum                            |          |
| Plan Name =>             | antage Gold \$750/\$10 - Partne  |          | antage Platinum \$250/\$20 - Partne |          | antage Platinum \$250/\$20 - Partne |          | antage Platinum \$250/\$20 - Partne |          | antage Platinum \$250/\$20 - Partne |          |
| Deductible =>            | \$750/\$1,500                    |          | \$750/\$1,500                    |          | \$750/\$1,500                    |          | \$750/\$1,500                    |          | \$250/\$500                         |          | \$250/\$500                         |          | \$250/\$500                         |          | \$250/\$500                         |          |
| Coinurance =>            | 10%                              |          | 10%                              |          | 10%                              |          | 10%                              |          | 10%                                 |          | 10%                                 |          | 10%                                 |          | 10%                                 |          |
| Copays =>                | \$10                             | \$45     | \$10                             | \$45     | \$10                             | \$45     | \$10                             | \$45     | \$20                                | \$45     | \$20                                | \$45     | \$20                                | \$45     | \$20                                | \$45     |
| OOP Maximum =>           | \$3,000/\$6,000                  |          | \$3,000/\$6,000                  |          | \$3,000/\$6,000                  |          | \$3,000/\$6,000                  |          | \$1,500/\$3,000                     |          | \$1,500/\$3,000                     |          | \$1,500/\$3,000                     |          | \$1,500/\$3,000                     |          |
| Dental (Yes/No)          | Yes                              |          | Yes                              |          | Yes                              |          | Yes                              |          | Yes                                 |          | Yes                                 |          | Yes                                 |          | Yes                                 |          |
| Age Band                 | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                      | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  |
| 0-20                     | \$122.60                         | \$122.60 | \$117.46                         | \$117.46 | \$122.60                         | \$122.60 | \$131.45                         | \$131.45 | \$199.34                            | \$199.34 | \$199.34                            | \$199.34 | \$199.34                            | \$199.34 | \$199.34                            | \$199.34 |
| 21                       | \$193.06                         | \$197.89 | \$184.97                         | \$189.60 | \$193.06                         | \$197.89 | \$207.00                         | \$212.18 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 |
| 22                       | \$193.06                         | \$197.89 | \$184.97                         | \$189.60 | \$193.06                         | \$197.89 | \$207.00                         | \$212.18 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 |
| 23                       | \$193.06                         | \$197.89 | \$184.97                         | \$189.60 | \$193.06                         | \$197.89 | \$207.00                         | \$212.18 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 |
| 24                       | \$193.06                         | \$197.89 | \$184.97                         | \$189.60 | \$193.06                         | \$197.89 | \$207.00                         | \$212.18 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 | \$313.92                            | \$321.77 |
| 25                       | \$193.84                         | \$198.68 | \$185.71                         | \$190.36 | \$193.84                         | \$198.68 | \$207.83                         | \$213.03 | \$315.18                            | \$323.06 | \$315.18                            | \$323.06 | \$315.18                            | \$323.06 | \$315.18                            | \$323.06 |
| 26                       | \$197.70                         | \$202.64 | \$189.41                         | \$194.15 | \$197.70                         | \$202.64 | \$211.97                         | \$217.27 | \$321.46                            | \$329.50 | \$321.46                            | \$329.50 | \$321.46                            | \$329.50 | \$321.46                            | \$329.50 |
| 27                       | \$202.33                         | \$207.39 | \$193.85                         | \$198.70 | \$202.33                         | \$207.39 | \$216.94                         | \$222.36 | \$328.99                            | \$337.22 | \$328.99                            | \$337.22 | \$328.99                            | \$337.22 | \$328.99                            | \$337.22 |
| 28                       | \$209.86                         | \$215.11 | \$201.07                         | \$206.09 | \$209.86                         | \$215.11 | \$225.01                         | \$230.64 | \$341.24                            | \$349.77 | \$341.24                            | \$349.77 | \$341.24                            | \$349.77 | \$341.24                            | \$349.77 |
| 29                       | \$216.04                         | \$221.44 | \$206.99                         | \$212.16 | \$216.04                         | \$221.44 | \$231.64                         | \$237.43 | \$351.28                            | \$360.06 | \$351.28                            | \$360.06 | \$351.28                            | \$360.06 | \$351.28                            | \$360.06 |
| 30                       | \$219.13                         | \$224.61 | \$209.95                         | \$215.19 | \$219.13                         | \$224.61 | \$234.95                         | \$240.82 | \$356.30                            | \$365.21 | \$356.30                            | \$365.21 | \$356.30                            | \$365.21 | \$356.30                            | \$365.21 |
| 31                       | \$223.76                         | \$229.36 | \$214.39                         | \$219.74 | \$223.76                         | \$229.36 | \$239.92                         | \$245.92 | \$363.84                            | \$372.93 | \$363.84                            | \$372.93 | \$363.84                            | \$372.93 | \$363.84                            | \$372.93 |
| 32                       | \$228.39                         | \$234.10 | \$218.82                         | \$224.29 | \$228.39                         | \$234.10 | \$244.89                         | \$251.01 | \$371.37                            | \$380.66 | \$371.37                            | \$380.66 | \$371.37                            | \$380.66 | \$371.37                            | \$380.66 |
| 33                       | \$231.29                         | \$237.07 | \$221.60                         | \$227.14 | \$231.29                         | \$237.07 | \$247.99                         | \$254.19 | \$376.08                            | \$385.48 | \$376.08                            | \$385.48 | \$376.08                            | \$385.48 | \$376.08                            | \$385.48 |
| 34                       | \$234.38                         | \$240.24 | \$224.56                         | \$230.17 | \$234.38                         | \$240.24 | \$251.30                         | \$257.59 | \$381.10                            | \$390.63 | \$381.10                            | \$390.63 | \$381.10                            | \$390.63 | \$381.10                            | \$390.63 |
| 35                       | \$235.92                         | \$241.82 | \$226.04                         | \$231.69 | \$235.92                         | \$241.82 | \$252.96                         | \$259.28 | \$383.62                            | \$393.21 | \$383.62                            | \$393.21 | \$383.62                            | \$393.21 | \$383.62                            | \$393.21 |
| 36                       | \$237.47                         | \$243.41 | \$227.52                         | \$233.21 | \$237.47                         | \$243.41 | \$254.61                         | \$260.98 | \$386.13                            | \$395.78 | \$386.13                            | \$395.78 | \$386.13                            | \$395.78 | \$386.13                            | \$395.78 |
| 37                       | \$239.01                         | \$244.99 | \$229.00                         | \$234.72 | \$239.01                         | \$244.99 | \$256.27                         | \$262.68 | \$388.64                            | \$398.35 | \$388.64                            | \$398.35 | \$388.64                            | \$398.35 | \$388.64                            | \$398.35 |
| 38                       | \$240.56                         | \$246.57 | \$230.48                         | \$236.24 | \$240.56                         | \$246.57 | \$257.93                         | \$264.38 | \$391.15                            | \$400.93 | \$391.15                            | \$400.93 | \$391.15                            | \$400.93 | \$391.15                            | \$400.93 |
| 39                       | \$243.65                         | \$249.74 | \$233.44                         | \$239.27 | \$243.65                         | \$249.74 | \$261.24                         | \$267.77 | \$396.17                            | \$406.08 | \$396.17                            | \$406.08 | \$396.17                            | \$406.08 | \$396.17                            | \$406.08 |
| 40                       | \$246.74                         | \$252.90 | \$236.40                         | \$242.31 | \$246.74                         | \$252.90 | \$264.55                         | \$271.16 | \$401.19                            | \$411.22 | \$401.19                            | \$411.22 | \$401.19                            | \$411.22 | \$401.19                            | \$411.22 |
| 41                       | \$251.37                         | \$257.65 | \$240.84                         | \$246.86 | \$251.37                         | \$257.65 | \$269.52                         | \$276.26 | \$408.73                            | \$418.95 | \$408.73                            | \$418.95 | \$408.73                            | \$418.95 | \$408.73                            | \$418.95 |
| 42                       | \$255.81                         | \$262.20 | \$245.09                         | \$251.22 | \$255.81                         | \$262.20 | \$274.28                         | \$281.14 | \$415.95                            | \$426.35 | \$415.95                            | \$426.35 | \$415.95                            | \$426.35 | \$415.95                            | \$426.35 |
| 43                       | \$261.99                         | \$268.54 | \$251.01                         | \$257.28 | \$261.99                         | \$268.54 | \$280.90                         | \$287.93 | \$425.99                            | \$436.64 | \$425.99                            | \$436.64 | \$425.99                            | \$436.64 | \$425.99                            | \$436.64 |
| 44                       | \$269.71                         | \$276.45 | \$258.41                         | \$264.87 | \$269.71                         | \$276.45 | \$289.18                         | \$296.41 | \$438.55                            | \$449.51 | \$438.55                            | \$449.51 | \$438.55                            | \$449.51 | \$438.55                            | \$449.51 |
| 45                       | \$278.78                         | \$285.75 | \$267.10                         | \$273.78 | \$278.78                         | \$285.75 | \$298.91                         | \$306.39 | \$453.31                            | \$464.64 | \$453.31                            | \$464.64 | \$453.31                            | \$464.64 | \$453.31                            | \$464.64 |
| 46                       | \$289.59                         | \$296.83 | \$277.46                         | \$284.40 | \$289.59                         | \$296.83 | \$310.50                         | \$318.27 | \$470.88                            | \$482.66 | \$470.88                            | \$482.66 | \$470.88                            | \$482.66 | \$470.88                            | \$482.66 |
| 47                       | \$301.76                         | \$309.30 | \$289.11                         | \$296.34 | \$301.76                         | \$309.30 | \$323.55                         | \$331.63 | \$490.66                            | \$502.93 | \$490.66                            | \$502.93 | \$490.66                            | \$502.93 | \$490.66                            | \$502.93 |
| 48                       | \$315.66                         | \$323.55 | \$302.43                         | \$309.99 | \$315.66                         | \$323.55 | \$338.45                         | \$346.91 | \$513.26                            | \$526.10 | \$513.26                            | \$526.10 | \$513.26                            | \$526.10 | \$513.26                            | \$526.10 |
| 49                       | \$329.37                         | \$337.60 | \$315.56                         | \$323.45 | \$329.37                         | \$337.60 | \$353.15                         | \$361.98 | \$535.55                            | \$548.94 | \$535.55                            | \$548.94 | \$535.55                            | \$548.94 | \$535.55                            | \$548.94 |
| 50                       | \$344.81                         | \$353.43 | \$330.36                         | \$338.62 | \$344.81                         | \$353.43 | \$369.71                         | \$378.95 | \$560.67                            | \$574.68 | \$560.67                            | \$574.68 | \$560.67                            | \$574.68 | \$560.67                            | \$574.68 |
| 51                       | \$360.06                         | \$369.06 | \$344.97                         | \$353.60 | \$360.06                         | \$369.06 | \$386.06                         | \$395.71 | \$585.47                            | \$600.10 | \$585.47                            | \$600.10 | \$585.47                            | \$600.10 | \$585.47                            | \$600.10 |
| 52                       | \$376.86                         | \$386.28 | \$361.07                         | \$370.09 | \$376.86                         | \$386.28 | \$404.07                         | \$414.17 | \$612.78                            | \$628.10 | \$612.78                            | \$628.10 | \$612.78                            | \$628.10 | \$612.78                            | \$628.10 |
| 53                       | \$393.85                         | \$403.69 | \$377.34                         | \$386.78 | \$393.85                         | \$403.69 | \$422.28                         | \$432.84 | \$640.40                            | \$656.41 | \$640.40                            | \$656.41 | \$640.40                            | \$656.41 | \$640.40                            | \$656.41 |
| 54                       | \$412.19                         | \$422.49 | \$394.92                         | \$404.79 | \$412.19                         | \$422.49 | \$441.95                         | \$453.00 | \$670.22                            | \$686.98 | \$670.22                            | \$686.98 | \$670.22                            | \$686.98 | \$670.22                            | \$686.98 |
| 55                       | \$430.53                         | \$441.29 | \$412.49                         | \$422.80 | \$430.53                         | \$441.29 | \$461.61                         | \$473.16 | \$700.05                            | \$717.55 | \$700.05                            | \$717.55 | \$700.05                            | \$717.55 | \$700.05                            | \$717.55 |
| 56                       | \$450.41                         | \$461.67 | \$431.54                         | \$442.33 | \$450.41                         | \$461.67 | \$482.94                         | \$495.01 | \$732.38                            | \$750.69 | \$732.38                            | \$750.69 | \$732.38                            | \$750.69 | \$732.38                            | \$750.69 |
| 57                       | \$470.49                         | \$482.25 | \$450.78                         | \$462.05 | \$470.49                         | \$482.25 | \$504.46                         | \$517.08 | \$765.03                            | \$784.15 | \$765.03                            | \$784.15 | \$765.03                            | \$784.15 | \$765.03                            | \$784.15 |
| 58                       | \$491.92                         | \$504.22 | \$471.31                         | \$483.09 | \$491.92                         | \$504.22 | \$527.44                         | \$540.63 | \$799.87                            | \$819.87 | \$799.87                            | \$819.87 | \$799.87                            | \$819.87 | \$799.87                            | \$819.87 |
| 59                       | \$502.54                         | \$515.10 | \$481.48                         | \$493.52 | \$502.54                         | \$515.10 | \$538.83                         | \$552.30 | \$817.14                            | \$837.57 | \$817.14                            | \$837.57 | \$817.14                            | \$837.57 | \$817.14                            | \$837.57 |
| 60                       | \$523.97                         | \$537.07 | \$502.01                         | \$514.56 | \$523.97                         | \$537.07 | \$561.80                         | \$575.85 | \$851.98                            | \$873.28 | \$851.98                            | \$873.28 | \$851.98                            | \$873.28 | \$851.98                            | \$873.28 |
| 61                       | \$542.50                         | \$556.07 | \$519.77                         | \$532.76 | \$542.50                         | \$556.07 | \$581.67                         | \$596.22 | \$882.12                            | \$904.17 | \$882.12                            | \$904.17 | \$882.12                            | \$904.17 | \$882.12                            | \$904.17 |
| 62                       | \$554.67                         | \$568.53 | \$531.42                         | \$544.71 | \$554.67                         | \$568.53 | \$594.72                         | \$609.58 | \$901.90                            | \$924.44 | \$901.90                            | \$924.44 | \$901.90                            | \$924.44 | \$901.90                            | \$924.44 |
| 63                       | \$569.92                         | \$584.17 | \$546.04                         | \$559.69 | \$569.92                         | \$584.17 | \$611.07                         | \$626.35 | \$926.70                            | \$949.86 | \$926.70                            | \$949.86 | \$926.70                            | \$949.86 | \$926.70                            | \$949.86 |
| 64                       | \$579.18                         | \$593.66 | \$554.91                         | \$568.79 | \$579.18                         | \$593.66 | \$621.00                         | \$636.53 | \$941.76                            | \$965.31 | \$941.76                            | \$965.31 | \$941.76                            | \$965.31 | \$941.76                            | \$965.31 |
| 65+                      | \$579.18                         | \$593.66 | \$554.91                         | \$568.79 | \$579.18                         | \$593.66 | \$621.00                         | \$636.53 | \$941.76                            | \$965.31 | \$941.76                            | \$965.31 | \$941.76                            | \$965.31 | \$941.76                            | \$965.31 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050107                   |            | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050111                        |          | 16322PA0050111                      |          |
|--------------------------|----------------------------------|------------|-------------------------------------|----------|-------------------------------------|----------|-------------------------------------|----------|-------------------------------------|----------|-------------------------------------|----------|---------------------------------------|----------|-------------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050107                   |            | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050108                      |          | 16322PA0050111                        |          | 16322PA0050111                      |          |
| Form # =>                | 2016 EPO                         |            | 2016 HSA EPO                        |          | 2016 HSA EPO                        |          | 2016 HSA EPO                        |          | 2016 HSA EPO                        |          | 2016 HSA EPO                        |          | 2016 EPO                              |          | 2016 EPO                            |          |
| Rating Area =>           | 6                                |            | 1                                   |          | 2                                   |          | 4                                   |          | 5                                   |          | 6                                   |          | 1                                     |          | 2                                   |          |
| Network =>               | Alleg-Erie - EPO - 4C Partner w/ |            | Punty EPO - 5C Select w/Domin       |          | Punty EPO - 5C Select w/Domin       |          | Punty EPO - 5C Select w/Domin       |          | Punty EPO - 5C Select w/Domin       |          | Punty EPO - 5C Select w/Domin       |          | Alleg-Erie - EPO - 4C Partner w/      |          | Alleg-Erie - EPO - 4C Partner w/    |          |
| Metal =>                 | Platinum                         |            | Silver                              |          | Silver                              |          | Silver                              |          | Silver                              |          | Silver                              |          | Catastrophic                          |          | Catastrophic                        |          |
| Plan Name =>             | Stage Platinum \$250/\$20 - Part |            | Stage Silver HSA \$2,600/20% - Sage |          | Stage Silver HSA \$2,600/20% - Sage |          | Stage Silver HSA \$2,600/20% - Sage |          | Stage Silver HSA \$2,600/20% - Sage |          | Stage Silver HSA \$2,600/20% - Sage |          | Stage Catastrophic \$6,850/\$0 - Page |          | Stage Catastrophic \$6,850/\$0 - Pa |          |
| Deductible =>            | \$250/\$500                      |            | \$2,600/\$5,200                     |          | \$2,600/\$5,200                     |          | \$2,600/\$5,200                     |          | \$2,600/\$5,200                     |          | \$2,600/\$5,200                     |          | \$6,850/\$13,700                      |          | \$6,850/\$13,700                    |          |
| Coinurance =>            | 10%                              |            | 20%                                 |          | 20%                                 |          | 20%                                 |          | 20%                                 |          | 20%                                 |          | 0%                                    |          | 0%                                  |          |
| Copays =>                | \$20                             |            |                                     |          |                                     |          |                                     |          |                                     |          |                                     |          | \$0                                   |          | \$0                                 |          |
| OOP Maximum =>           | \$1,500/\$3,000                  |            | \$3,600/\$7,200                     |          | \$3,600/\$7,200                     |          | \$3,600/\$7,200                     |          | \$3,600/\$7,200                     |          | \$3,600/\$7,200                     |          | \$3,600/\$7,200                       |          | \$6,850/\$13,700                    |          |
| Dental (Yes/No)          | Yes                              |            | Yes                                 |          | Yes                                 |          | Yes                                 |          | Yes                                 |          | Yes                                 |          | Yes                                   |          | Yes                                 |          |
| Age Band                 | Non-Tobacco                      | Tobacco    | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                         | Tobacco  | Non-Tobacco                           | Tobacco  | Non-Tobacco                         | Tobacco  |
| 0-20                     | \$213.73                         | \$213.73   | \$99.78                             | \$99.78  | \$110.06                            | \$110.06 | \$99.78                             | \$99.78  | \$110.06                            | \$110.06 | \$118.00                            | \$118.00 | \$72.12                               | \$72.12  | \$80.28                             | \$80.28  |
| 21                       | \$336.58                         | \$345.00   | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$185.82                            | \$185.82 | \$190.47                              | \$190.47 | \$126.41                            | \$129.58 |
| 22                       | \$336.58                         | \$345.00   | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$185.82                            | \$185.82 | \$190.47                              | \$190.47 | \$126.41                            | \$129.58 |
| 23                       | \$336.58                         | \$345.00   | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$185.82                            | \$185.82 | \$190.47                              | \$190.47 | \$126.41                            | \$129.58 |
| 24                       | \$336.58                         | \$345.00   | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$157.12                            | \$161.05 | \$173.31                            | \$177.65 | \$185.82                            | \$185.82 | \$190.47                              | \$190.47 | \$126.41                            | \$129.58 |
| 25                       | \$337.93                         | \$346.38   | \$157.75                            | \$161.70 | \$174.01                            | \$178.36 | \$157.75                            | \$161.70 | \$174.01                            | \$178.36 | \$186.57                            | \$186.57 | \$191.23                              | \$191.23 | \$126.92                            | \$130.09 |
| 26                       | \$344.66                         | \$353.28   | \$160.90                            | \$164.92 | \$177.47                            | \$181.91 | \$160.90                            | \$164.92 | \$177.47                            | \$181.91 | \$190.28                            | \$190.28 | \$195.04                              | \$195.04 | \$129.45                            | \$132.68 |
| 27                       | \$352.74                         | \$361.56   | \$164.67                            | \$168.78 | \$181.63                            | \$186.17 | \$164.67                            | \$168.78 | \$181.63                            | \$186.17 | \$194.74                            | \$194.74 | \$199.61                              | \$199.61 | \$132.48                            | \$135.79 |
| 28                       | \$365.87                         | \$375.01   | \$170.79                            | \$175.06 | \$188.39                            | \$193.10 | \$170.79                            | \$175.06 | \$188.39                            | \$193.10 | \$201.99                            | \$201.99 | \$207.04                              | \$207.04 | \$137.41                            | \$140.85 |
| 29                       | \$376.64                         | \$386.05   | \$175.82                            | \$180.22 | \$193.94                            | \$198.79 | \$175.82                            | \$180.22 | \$193.94                            | \$198.79 | \$209.94                            | \$209.94 | \$213.14                              | \$213.14 | \$141.46                            | \$144.99 |
| 30                       | \$382.02                         | \$391.57   | \$178.34                            | \$182.79 | \$196.71                            | \$201.63 | \$178.34                            | \$182.79 | \$196.71                            | \$201.63 | \$210.91                            | \$210.91 | \$216.18                              | \$216.18 | \$143.48                            | \$147.07 |
| 31                       | \$390.10                         | \$399.85   | \$182.11                            | \$186.66 | \$200.87                            | \$205.89 | \$182.11                            | \$186.66 | \$200.87                            | \$205.89 | \$215.37                            | \$215.37 | \$220.75                              | \$220.75 | \$146.51                            | \$150.18 |
| 32                       | \$398.18                         | \$408.13   | \$185.88                            | \$190.52 | \$205.03                            | \$210.16 | \$185.88                            | \$190.52 | \$205.03                            | \$210.16 | \$219.83                            | \$219.83 | \$225.33                              | \$225.33 | \$149.55                            | \$153.29 |
| 33                       | \$403.23                         | \$413.31   | \$188.23                            | \$192.94 | \$207.63                            | \$212.82 | \$188.23                            | \$192.94 | \$207.63                            | \$212.82 | \$222.62                            | \$222.62 | \$228.18                              | \$228.18 | \$151.44                            | \$155.23 |
| 34                       | \$408.61                         | \$418.83   | \$190.75                            | \$195.52 | \$210.40                            | \$215.66 | \$190.75                            | \$195.52 | \$210.40                            | \$215.66 | \$225.59                            | \$225.59 | \$231.23                              | \$231.23 | \$153.47                            | \$157.30 |
| 35                       | \$411.31                         | \$421.59   | \$192.01                            | \$196.81 | \$211.79                            | \$217.08 | \$192.01                            | \$196.81 | \$211.79                            | \$217.08 | \$227.08                            | \$227.08 | \$232.75                              | \$232.75 | \$154.48                            | \$158.34 |
| 36                       | \$414.00                         | \$424.35   | \$193.26                            | \$198.09 | \$213.18                            | \$218.51 | \$193.26                            | \$198.09 | \$213.18                            | \$218.51 | \$228.56                            | \$228.56 | \$234.28                              | \$234.28 | \$155.49                            | \$159.38 |
| 37                       | \$416.69                         | \$427.11   | \$194.52                            | \$199.38 | \$214.56                            | \$219.93 | \$194.52                            | \$199.38 | \$214.56                            | \$219.93 | \$230.05                            | \$230.05 | \$235.80                              | \$235.80 | \$156.50                            | \$160.41 |
| 38                       | \$419.38                         | \$429.87   | \$195.78                            | \$200.67 | \$215.95                            | \$221.35 | \$195.78                            | \$200.67 | \$215.95                            | \$221.35 | \$231.54                            | \$231.54 | \$237.33                              | \$237.33 | \$157.51                            | \$161.45 |
| 39                       | \$424.77                         | \$435.39   | \$198.29                            | \$203.25 | \$218.72                            | \$224.19 | \$198.29                            | \$203.25 | \$218.72                            | \$224.19 | \$234.51                            | \$234.51 | \$240.37                              | \$240.37 | \$159.53                            | \$163.52 |
| 40                       | \$430.15                         | \$440.91   | \$200.80                            | \$205.82 | \$221.50                            | \$227.03 | \$200.80                            | \$205.82 | \$221.50                            | \$227.03 | \$237.48                            | \$237.48 | \$243.42                              | \$243.42 | \$161.56                            | \$165.60 |
| 41                       | \$438.23                         | \$449.19   | \$204.58                            | \$209.69 | \$225.65                            | \$231.30 | \$204.58                            | \$209.69 | \$225.65                            | \$231.30 | \$241.94                            | \$241.94 | \$247.99                              | \$247.99 | \$164.59                            | \$168.71 |
| 42                       | \$445.97                         | \$457.12   | \$208.19                            | \$213.39 | \$229.64                            | \$235.38 | \$208.19                            | \$213.39 | \$229.64                            | \$235.38 | \$246.22                            | \$246.22 | \$252.37                              | \$252.37 | \$167.50                            | \$171.69 |
| 43                       | \$456.74                         | \$468.16   | \$213.22                            | \$218.55 | \$235.19                            | \$241.07 | \$213.22                            | \$218.55 | \$235.19                            | \$241.07 | \$251.16                            | \$251.16 | \$258.47                              | \$258.47 | \$171.54                            | \$175.83 |
| 44                       | \$470.21                         | \$481.96   | \$219.50                            | \$224.99 | \$242.12                            | \$248.17 | \$219.50                            | \$224.99 | \$242.12                            | \$248.17 | \$259.60                            | \$259.60 | \$266.09                              | \$266.09 | \$176.60                            | \$181.01 |
| 45                       | \$486.03                         | \$498.18   | \$226.89                            | \$232.56 | \$250.26                            | \$256.52 | \$226.89                            | \$232.56 | \$250.26                            | \$256.52 | \$268.33                            | \$268.33 | \$275.04                              | \$275.04 | \$182.54                            | \$187.10 |
| 46                       | \$504.87                         | \$517.50   | \$235.68                            | \$241.58 | \$259.97                            | \$266.47 | \$235.68                            | \$241.58 | \$259.97                            | \$266.47 | \$278.73                            | \$278.73 | \$285.70                              | \$285.70 | \$189.62                            | \$194.36 |
| 47                       | \$526.08                         | \$539.23   | \$245.58                            | \$251.72 | \$270.89                            | \$277.66 | \$245.58                            | \$251.72 | \$270.89                            | \$277.66 | \$290.44                            | \$290.44 | \$297.70                              | \$297.70 | \$197.58                            | \$202.52 |
| 48                       | \$550.31                         | \$564.07   | \$256.90                            | \$263.32 | \$283.37                            | \$290.45 | \$256.90                            | \$263.32 | \$283.37                            | \$290.45 | \$303.82                            | \$303.82 | \$311.42                              | \$311.42 | \$206.69                            | \$211.85 |
| 49                       | \$574.21                         | \$588.57   | \$268.05                            | \$274.75 | \$295.67                            | \$303.06 | \$268.05                            | \$274.75 | \$295.67                            | \$303.06 | \$317.01                            | \$317.01 | \$324.94                              | \$324.94 | \$215.66                            | \$221.05 |
| 50                       | \$601.14                         | \$616.17   | \$280.62                            | \$287.64 | \$309.54                            | \$317.27 | \$280.62                            | \$287.64 | \$309.54                            | \$317.27 | \$331.88                            | \$331.88 | \$340.18                              | \$340.18 | \$225.77                            | \$231.42 |
| 51                       | \$627.73                         | \$643.42   | \$293.03                            | \$300.36 | \$323.23                            | \$331.31 | \$293.03                            | \$300.36 | \$323.23                            | \$331.31 | \$346.56                            | \$346.56 | \$355.22                              | \$355.22 | \$235.76                            | \$241.65 |
| 52                       | \$657.01                         | \$673.43   | \$306.70                            | \$314.37 | \$338.31                            | \$346.76 | \$306.70                            | \$314.37 | \$338.31                            | \$346.76 | \$362.73                            | \$362.73 | \$371.79                              | \$371.79 | \$246.76                            | \$252.93 |
| 53                       | \$686.63                         | \$703.79   | \$320.53                            | \$328.54 | \$353.56                            | \$362.40 | \$320.53                            | \$328.54 | \$353.56                            | \$362.40 | \$379.08                            | \$379.08 | \$388.55                              | \$388.55 | \$257.88                            | \$264.33 |
| 54                       | \$718.60                         | \$736.57   | \$335.46                            | \$343.84 | \$370.02                            | \$379.27 | \$335.46                            | \$343.84 | \$370.02                            | \$379.27 | \$396.73                            | \$396.73 | \$406.65                              | \$406.65 | \$269.89                            | \$276.64 |
| 55                       | \$750.58                         | \$769.34   | \$350.38                            | \$359.14 | \$386.49                            | \$396.15 | \$350.38                            | \$359.14 | \$386.49                            | \$396.15 | \$414.38                            | \$414.38 | \$424.74                              | \$424.74 | \$281.90                            | \$288.95 |
| 56                       | \$785.25                         | \$804.88   | \$366.57                            | \$375.73 | \$404.34                            | \$414.45 | \$366.57                            | \$375.73 | \$404.34                            | \$414.45 | \$433.52                            | \$433.52 | \$444.36                              | \$444.36 | \$294.92                            | \$302.29 |
| 57                       | \$820.25                         | \$840.76   | \$382.91                            | \$392.48 | \$422.36                            | \$432.92 | \$382.91                            | \$392.48 | \$422.36                            | \$432.92 | \$452.85                            | \$452.85 | \$464.17                              | \$464.17 | \$308.07                            | \$315.77 |
| 58                       | \$857.61                         | \$879.05   | \$400.35                            | \$410.36 | \$441.60                            | \$452.64 | \$400.35                            | \$410.36 | \$441.60                            | \$452.64 | \$473.47                            | \$473.47 | \$485.31                              | \$485.31 | \$322.10                            | \$330.15 |
| 59                       | \$876.12                         | \$898.03   | \$408.99                            | \$419.21 | \$451.13                            | \$462.41 | \$408.99                            | \$419.21 | \$451.13                            | \$462.41 | \$483.69                            | \$483.69 | \$495.79                              | \$495.79 | \$329.05                            | \$337.28 |
| 60                       | \$913.48                         | \$936.32   | \$426.43                            | \$437.09 | \$470.37                            | \$482.13 | \$426.43                            | \$437.09 | \$470.37                            | \$482.13 | \$504.32                            | \$504.32 | \$516.93                              | \$516.93 | \$343.08                            | \$351.66 |
| 61                       | \$945.79                         | \$969.44   | \$441.51                            | \$452.55 | \$487.01                            | \$499.18 | \$441.51                            | \$452.55 | \$487.01                            | \$499.18 | \$522.16                            | \$522.16 | \$535.21                              | \$535.21 | \$355.22                            | \$364.10 |
| 62                       | \$967.00                         | \$991.17   | \$451.41                            | \$462.70 | \$497.92                            | \$510.37 | \$451.41                            | \$462.70 | \$497.92                            | \$510.37 | \$533.87                            | \$533.87 | \$547.21                              | \$547.21 | \$363.18                            | \$372.26 |
| 63                       | \$993.59                         | \$1,018.43 | \$463.82                            | \$475.42 | \$511.62                            | \$524.41 | \$463.82                            | \$475.42 | \$511.62                            | \$524.41 | \$548.55                            | \$548.55 | \$562.26                              | \$562.26 | \$373.17                            | \$382.50 |
| 64                       | \$1,009.74                       | \$1,034.99 | \$471.36                            | \$483.15 | \$519.93                            | \$532.93 | \$471.36                            | \$483.15 | \$519.93                            | \$532.93 | \$557.46                            | \$557.46 | \$571.40                              | \$571.40 | \$379.23                            | \$388.72 |
| 65+                      | \$1,009.74                       | \$1,034.99 | \$471.36                            | \$483.15 | \$519.93                            | \$532.93 | \$471.36                            | \$483.15 | \$519.93                            | \$532.93 | \$557.46                            | \$557.46 | \$571.40                              | \$571.40 | \$379.23                            | \$388.72 |

Company Name: UPMC Health Options, Inc.  
 Product: Individual EPO  
 Effective Date of Rates: January 1, 2016

| Plan ID (On Exchange)=>  | 16322PA0050111                    |          | 16322PA0050111                    |          | 16322PA0050111                    |          | 16322PA0050112                    |          |
|--------------------------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|-----------------------------------|----------|
| Plan ID (Off Exchange)=> | 16322PA0050111                    |          | 16322PA0050111                    |          | 16322PA0050111                    |          | 16322PA0050112                    |          |
| Form # =>                | 2016 EPO                          |          |
| Rating Area =>           | 4                                 |          | 5                                 |          | 6                                 |          | 1                                 |          | 2                                 |          | 4                                 |          | 5                                 |          | 6                                 |          |
| Network =>               | Alle-Erie - EPO - 4C Partner w/   |          | Alle-Erie - EPO - 4C Partner w/   |          | Alle-Erie - EPO - 4C Partner w/   |          | punty EPO - 5C Select w/Domin     |          |
| Metal =>                 | Catastrophic                      |          |
| Plan Name =>             | Age Catastrophic \$6,850/\$0 - \$ |          |
| Deductible =>            | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          |
| Coinurance =>            | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          | 0%                                |          |
| Copays =>                | \$0 \$0                           |          | \$0 \$0                           |          | \$0 \$0                           |          | \$0 \$0                           |          | \$0 \$0                           |          | \$0 \$0                           |          | \$0 \$0                           |          | \$0 \$0                           |          |
| OOP Maximum =>           | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          | \$6,850/\$13,700                  |          |
| Dental (Yes/No)          | Yes                               |          |
| Age Band                 | Non-Tobacco                       | Tobacco  |
| 0-20                     | \$72.12                           | \$72.12  | \$80.28                           | \$80.28  | \$86.07                           | \$86.07  | \$75.92                           | \$75.92  | \$84.50                           | \$84.50  | \$75.92                           | \$75.92  | \$84.50                           | \$84.50  | \$90.59                           | \$90.59  |
| 21                       | \$113.57                          | \$116.41 | \$126.41                          | \$129.58 | \$135.53                          | \$138.92 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$142.66                          | \$146.23 |
| 22                       | \$113.57                          | \$116.41 | \$126.41                          | \$129.58 | \$135.53                          | \$138.92 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$142.66                          | \$146.23 |
| 23                       | \$113.57                          | \$116.41 | \$126.41                          | \$129.58 | \$135.53                          | \$138.92 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$142.66                          | \$146.23 |
| 24                       | \$113.57                          | \$116.41 | \$126.41                          | \$129.58 | \$135.53                          | \$138.92 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$119.55                          | \$122.54 | \$133.07                          | \$136.40 | \$142.66                          | \$146.23 |
| 25                       | \$114.03                          | \$116.88 | \$126.92                          | \$130.09 | \$136.08                          | \$139.48 | \$120.03                          | \$123.03 | \$133.61                          | \$136.95 | \$120.03                          | \$123.03 | \$133.61                          | \$136.95 | \$143.24                          | \$146.82 |
| 26                       | \$116.30                          | \$119.21 | \$129.45                          | \$132.68 | \$138.79                          | \$142.26 | \$122.42                          | \$125.48 | \$136.27                          | \$139.68 | \$122.42                          | \$125.48 | \$136.27                          | \$139.68 | \$146.09                          | \$149.74 |
| 27                       | \$119.03                          | \$122.00 | \$132.48                          | \$135.79 | \$142.04                          | \$145.59 | \$125.29                          | \$128.43 | \$139.46                          | \$142.95 | \$125.29                          | \$128.43 | \$139.46                          | \$142.95 | \$149.51                          | \$153.25 |
| 28                       | \$123.46                          | \$126.54 | \$137.41                          | \$140.85 | \$147.33                          | \$151.01 | \$129.96                          | \$133.20 | \$144.65                          | \$148.27 | \$129.96                          | \$133.20 | \$144.65                          | \$148.27 | \$155.08                          | \$158.95 |
| 29                       | \$127.09                          | \$130.27 | \$141.46                          | \$144.99 | \$151.66                          | \$155.45 | \$133.78                          | \$137.13 | \$148.91                          | \$152.63 | \$133.78                          | \$137.13 | \$148.91                          | \$152.63 | \$159.64                          | \$163.63 |
| 30                       | \$128.91                          | \$132.13 | \$143.48                          | \$147.07 | \$153.83                          | \$157.68 | \$135.69                          | \$139.09 | \$151.04                          | \$154.82 | \$135.69                          | \$139.09 | \$151.04                          | \$154.82 | \$161.92                          | \$165.97 |
| 31                       | \$131.63                          | \$134.92 | \$146.51                          | \$150.18 | \$157.08                          | \$161.01 | \$138.56                          | \$142.03 | \$154.23                          | \$158.09 | \$138.56                          | \$142.03 | \$154.23                          | \$158.09 | \$165.35                          | \$169.48 |
| 32                       | \$134.36                          | \$137.72 | \$149.55                          | \$153.29 | \$160.34                          | \$164.35 | \$141.43                          | \$144.97 | \$157.43                          | \$161.36 | \$141.43                          | \$144.97 | \$157.43                          | \$161.36 | \$168.77                          | \$172.99 |
| 33                       | \$136.06                          | \$139.46 | \$151.44                          | \$155.23 | \$162.37                          | \$166.43 | \$143.23                          | \$146.81 | \$159.42                          | \$163.41 | \$143.23                          | \$146.81 | \$159.42                          | \$163.41 | \$170.91                          | \$175.18 |
| 34                       | \$137.88                          | \$141.33 | \$153.47                          | \$157.30 | \$164.54                          | \$168.65 | \$145.14                          | \$148.77 | \$161.55                          | \$165.59 | \$145.14                          | \$148.77 | \$161.55                          | \$165.59 | \$173.19                          | \$177.52 |
| 35                       | \$138.79                          | \$142.26 | \$154.48                          | \$158.34 | \$165.62                          | \$169.76 | \$146.10                          | \$149.75 | \$162.62                          | \$166.68 | \$146.10                          | \$149.75 | \$162.62                          | \$166.68 | \$174.34                          | \$178.69 |
| 36                       | \$139.70                          | \$143.19 | \$155.49                          | \$159.38 | \$166.71                          | \$170.87 | \$147.05                          | \$150.73 | \$163.68                          | \$167.77 | \$147.05                          | \$150.73 | \$163.68                          | \$167.77 | \$175.48                          | \$179.86 |
| 37                       | \$140.60                          | \$144.12 | \$156.50                          | \$160.41 | \$167.79                          | \$171.99 | \$148.01                          | \$151.71 | \$164.75                          | \$168.86 | \$148.01                          | \$151.71 | \$164.75                          | \$168.86 | \$176.62                          | \$181.03 |
| 38                       | \$141.51                          | \$145.05 | \$157.51                          | \$161.45 | \$168.88                          | \$173.10 | \$148.96                          | \$152.69 | \$165.81                          | \$169.96 | \$148.96                          | \$152.69 | \$165.81                          | \$169.96 | \$177.76                          | \$182.20 |
| 39                       | \$143.33                          | \$146.91 | \$159.53                          | \$163.52 | \$171.04                          | \$175.32 | \$150.88                          | \$154.65 | \$167.94                          | \$172.14 | \$150.88                          | \$154.65 | \$167.94                          | \$172.14 | \$180.04                          | \$184.54 |
| 40                       | \$145.15                          | \$148.78 | \$161.56                          | \$165.60 | \$173.21                          | \$177.54 | \$152.79                          | \$156.61 | \$170.07                          | \$174.32 | \$152.79                          | \$156.61 | \$170.07                          | \$174.32 | \$182.32                          | \$186.88 |
| 41                       | \$147.87                          | \$151.57 | \$164.59                          | \$168.71 | \$176.47                          | \$180.88 | \$155.66                          | \$159.55 | \$173.26                          | \$177.59 | \$155.66                          | \$159.55 | \$173.26                          | \$177.59 | \$185.75                          | \$190.39 |
| 42                       | \$150.49                          | \$154.25 | \$167.50                          | \$171.69 | \$179.58                          | \$184.07 | \$158.41                          | \$162.37 | \$176.32                          | \$180.73 | \$158.41                          | \$162.37 | \$176.32                          | \$180.73 | \$189.03                          | \$193.76 |
| 43                       | \$154.12                          | \$157.97 | \$171.54                          | \$175.83 | \$183.92                          | \$188.52 | \$162.23                          | \$166.29 | \$180.58                          | \$185.10 | \$162.23                          | \$166.29 | \$180.58                          | \$185.10 | \$193.59                          | \$198.43 |
| 44                       | \$158.66                          | \$162.63 | \$176.60                          | \$181.01 | \$189.34                          | \$194.07 | \$167.02                          | \$171.19 | \$185.90                          | \$190.55 | \$167.02                          | \$171.19 | \$185.90                          | \$190.55 | \$199.30                          | \$204.28 |
| 45                       | \$164.00                          | \$168.10 | \$182.54                          | \$187.10 | \$195.71                          | \$200.60 | \$172.64                          | \$176.95 | \$192.16                          | \$196.96 | \$172.64                          | \$176.95 | \$192.16                          | \$196.96 | \$206.01                          | \$211.16 |
| 46                       | \$170.36                          | \$174.62 | \$189.62                          | \$194.36 | \$203.30                          | \$208.38 | \$179.33                          | \$183.81 | \$199.61                          | \$204.60 | \$179.33                          | \$183.81 | \$199.61                          | \$204.60 | \$213.99                          | \$219.34 |
| 47                       | \$177.51                          | \$181.95 | \$197.58                          | \$202.52 | \$211.84                          | \$217.13 | \$186.86                          | \$191.53 | \$207.99                          | \$213.19 | \$186.86                          | \$191.53 | \$207.99                          | \$213.19 | \$222.98                          | \$228.56 |
| 48                       | \$185.69                          | \$190.33 | \$206.69                          | \$211.85 | \$221.60                          | \$227.14 | \$195.47                          | \$200.36 | \$217.57                          | \$223.01 | \$195.47                          | \$200.36 | \$217.57                          | \$223.01 | \$233.25                          | \$239.09 |
| 49                       | \$193.76                          | \$198.60 | \$215.66                          | \$221.05 | \$231.22                          | \$237.00 | \$203.96                          | \$209.06 | \$227.02                          | \$232.70 | \$203.96                          | \$209.06 | \$227.02                          | \$232.70 | \$243.38                          | \$249.47 |
| 50                       | \$202.84                          | \$207.91 | \$225.77                          | \$231.42 | \$242.06                          | \$248.11 | \$213.52                          | \$218.86 | \$237.67                          | \$243.61 | \$213.52                          | \$218.86 | \$237.67                          | \$243.61 | \$254.80                          | \$261.17 |
| 51                       | \$211.81                          | \$217.11 | \$235.76                          | \$241.65 | \$252.77                          | \$259.09 | \$222.97                          | \$228.54 | \$248.18                          | \$254.38 | \$222.97                          | \$228.54 | \$248.18                          | \$254.38 | \$266.07                          | \$272.74 |
| 52                       | \$221.69                          | \$227.24 | \$246.76                          | \$252.93 | \$264.56                          | \$271.17 | \$233.37                          | \$239.20 | \$259.76                          | \$266.25 | \$233.37                          | \$239.20 | \$259.76                          | \$266.25 | \$278.48                          | \$285.44 |
| 53                       | \$231.69                          | \$237.48 | \$257.88                          | \$264.33 | \$276.49                          | \$283.40 | \$243.89                          | \$249.98 | \$271.47                          | \$278.25 | \$243.89                          | \$249.98 | \$271.47                          | \$278.25 | \$291.03                          | \$298.31 |
| 54                       | \$242.48                          | \$248.54 | \$269.89                          | \$276.64 | \$289.36                          | \$296.60 | \$255.24                          | \$261.63 | \$284.11                          | \$291.21 | \$255.24                          | \$261.63 | \$284.11                          | \$291.21 | \$304.58                          | \$312.20 |
| 55                       | \$253.27                          | \$259.60 | \$281.90                          | \$288.95 | \$302.24                          | \$309.79 | \$266.60                          | \$273.27 | \$296.75                          | \$304.17 | \$266.60                          | \$273.27 | \$296.75                          | \$304.17 | \$318.14                          | \$326.09 |
| 56                       | \$264.96                          | \$271.59 | \$294.92                          | \$302.29 | \$316.20                          | \$324.10 | \$278.92                          | \$285.89 | \$310.46                          | \$318.22 | \$278.92                          | \$285.89 | \$310.46                          | \$318.22 | \$332.83                          | \$341.15 |
| 57                       | \$276.78                          | \$283.69 | \$308.07                          | \$315.77 | \$330.29                          | \$338.55 | \$291.35                          | \$298.63 | \$324.30                          | \$332.40 | \$291.35                          | \$298.63 | \$324.30                          | \$332.40 | \$347.67                          | \$356.36 |
| 58                       | \$289.38                          | \$296.62 | \$322.10                          | \$330.15 | \$345.34                          | \$353.97 | \$304.62                          | \$312.23 | \$339.07                          | \$347.54 | \$304.62                          | \$312.23 | \$339.07                          | \$347.54 | \$363.50                          | \$372.59 |
| 59                       | \$295.63                          | \$303.02 | \$329.05                          | \$337.28 | \$352.79                          | \$361.61 | \$311.19                          | \$318.97 | \$346.39                          | \$355.05 | \$311.19                          | \$318.97 | \$346.39                          | \$355.05 | \$371.35                          | \$380.63 |
| 60                       | \$308.23                          | \$315.94 | \$343.08                          | \$351.66 | \$367.83                          | \$377.03 | \$324.46                          | \$332.58 | \$361.16                          | \$370.19 | \$324.46                          | \$332.58 | \$361.16                          | \$370.19 | \$387.18                          | \$396.86 |
| 61                       | \$319.14                          | \$327.11 | \$355.22                          | \$364.10 | \$380.84                          | \$390.37 | \$335.94                          | \$344.34 | \$373.93                          | \$383.28 | \$335.94                          | \$344.34 | \$373.93                          | \$383.28 | \$400.88                          | \$410.90 |
| 62                       | \$326.29                          | \$334.45 | \$363.18                          | \$372.26 | \$389.38                          | \$399.12 | \$343.47                          | \$352.06 | \$382.32                          | \$391.87 | \$343.47                          | \$352.06 | \$382.32                          | \$391.87 | \$409.87                          | \$420.11 |
| 63                       | \$335.26                          | \$343.65 | \$373.17                          | \$382.50 | \$400.09                          | \$410.09 | \$352.92                          | \$361.74 | \$392.83                          | \$402.65 | \$352.92                          | \$361.74 | \$392.83                          | \$402.65 | \$421.14                          | \$431.67 |
| 64                       | \$340.71                          | \$349.23 | \$379.23                          | \$388.72 | \$406.59                          | \$416.76 | \$358.65                          | \$367.62 | \$399.21                          | \$409.20 | \$358.65                          | \$367.62 | \$399.21                          | \$409.20 | \$427.98                          | \$438.68 |
| 65+                      | \$340.71                          | \$349.23 | \$379.23                          | \$388.72 | \$406.59                          | \$416.76 | \$358.65                          | \$367.62 | \$399.21                          | \$409.20 | \$358.65                          | \$367.62 | \$399.21                          | \$409.20 | \$427.98                          | \$438.68 |

SERFF Tracking #:

UPMC-130071357

State Tracking #:

UPMC-130071357

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Options, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

UPMC HO 2016 Individual

Project Name/Number:

/

## Supporting Document Schedules

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Transmittal Letter (A&H)                              |
| <b>Comments:</b>         |   |
| <b>Attachment(s):</b>    | UPMC-130071357_UPMC HO_Indiv_trans ltr_2015-05-15.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

|                          |   |
|--------------------------|---|
| <b>Satisfied - Item:</b> | Actuarial Memo - redacted                                       |
| <b>Comments:</b>         | The redacted version of the Actuarial Memo is attached.         |
| <b>Attachment(s):</b>    | 16322_Actuarial Memo_UPMC HO_Individual_2015-07-30_redacted.pdf |
| <b>Item Status:</b>      |   |
| <b>Status Date:</b>      |   |

May 15, 2015

Commonwealth of Pennsylvania Insurance Department  
Insurance Product Regulation & Market Enforcement  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

To Whom It May Concern:

**Individual Exchange EPO/PPO Rate Filing for January 1, 2016 Effective Date**

UPMC Health Plan, d/b/a UPMC Health Coverage, respectfully requests approval of a rate filing for Individual Exchange EPO/PPO products. The rates are proposed for effective dates of January 1, 2016 through December 1, 2016, for plan offerings as implemented under the Patient Protection and Affordable Care Act (PPACA). This filing is submitted in the interest of compliance with PA Act 134 of 2011.

The Commissioner has discretion regarding the publication of rate filings in the *Pennsylvania Bulletin*. If the Department decides to publish notice of this filing, we suggest the following notice language:

**UPMC Health Plan**

Individual Exchange EPO/PPO Rate Filing

**On May 15, 2015, UPMC Health Plan, d/b/a/ UPMC Health Options, submitted for approval a rate filing for use with Individual Exchange EPO/PPO customers.**

Unless formal administrative action is taken before June 29, 2015, the submitted filing may be deemed approved under Act 134 of 2011.

An Actuarial Memorandum, Rate Template, and Unified Rate Review Template (URRT) are included in this rate filing. If you have any questions or require additional information, please call me at 412.454.5739 or email me at [NewellC@upmc.edu](mailto:NewellC@upmc.edu).

Sincerely,



Chad Newell, ASA, MAAA

# Actuarial Memorandum

## General Info

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

### Company Identifying Information:

Company Legal Name: UPMC Health Options, Inc.

State: PA

HIOS Issuer ID: 16322

Market: Individual

Effective Date: 1/1/2016

### Company Contact Information:

Primary Contact Name: John Wisniewski, ASA, MAAA

Primary Contact Telephone Number: 412-454-5180

Primary Contact Email Address: [wisnjc@upmc.edu](mailto:wisnjc@upmc.edu)

## Proposed Rate Increase(s)

### Reasons for Rate Increase(s):

Rate increases for the EPO plans is 9.9% and PPO plans is 9.4%.

## Experience Period Premium and Claims

### Paid Through Date:

Worksheet I, Section I of the URRT contains calendar year 2014 claims experience for the captioned company and market, paid through May 2015.

### Premiums (net of MLR Rebate) in Experience Period:

Worksheet I, Section I of the URRT contains calendar year 2014 premium data for the captioned company and market. No related MLR rebates were issued.

### Allowed and Incurred Claims Incurred During the Experience Period:

Worksheet I, Section I of the URRT contains calendar year 2014 claims experience for the captioned company and market, paid through May 2015.

## **Benefit Categories**

2014 data was allocated across the benefit categories specified in Worksheet I, Section II of the URRT.

## **Projection Factors**

### Changes in the Morbidity of the Population Insured:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

### Changes in Benefits:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

### Changes in Demographics:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

### Other Adjustments:

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

### Trend Factors (cost/utilization):

The credibility manual is relied on 100%, explained below in the “Credibility of Experience” section.

## **Credibility Manual Rate Development**

### Source and Appropriateness of Manual Rate Used:

The manual was developed from data of our existing block of small group business.

The data is for claims incurred 2011-10 to 2012-09, paid through 2013-02. This time period was chosen because we were able to use a commercially-available prospective predictive modeling package to normalize the data. This normalization step was applied to remove the effects of medical underwriting, reflecting that under ACA rules it isn't applicable.

The base data was trended to the rating period using a trend derived by looking at data for the period from 10/01/2012 - 09/30/2013 to 10/01/2013 - 09/30/2014 paid through June 2015.

### Adjustments Made to the Data:

As stated above, the data for the individual segment was normalized for risk load (to remove the effects of medical underwriting).

### Inclusion of Capitation Payments:

There were no capitation arrangements in the data.

## **Credibility of Experience**

*[This section redacted for publication.]*

## **Paid to Allowed Ratio**

The Paid to Allowed Average Factor is the average of the HHS AV Metal Values as developed using the HHS AV.

## **Risk Adjustment and Reinsurance**

### Projected Risk Adjustments PMPM:

No assumption was made or used regarding projected risk adjustment payments; therefore any such values are \$0 PMPM.

## **Non-Benefit Expenses and Profit & Risk**

### Administrative Expense Load:

All plans, regardless of market, have the same administrative expense load of 9%.

### Profit & Risk Margin:

Target profit and risk margins were set at 0% for all EPO/PPO products and 0% for all HMO products, regardless of market.

### Taxes and Fees:

Each plan has taxes and fees built into its premium based on the specific taxes and fees that apply to that plan. The average impact to premiums is 7.74% for all taxes and fees.

## **Projected Loss Ratio**

All projected loss ratios are above 85%, prior to the inclusion of credibility adjustments, tax adjustments, and inclusion of permitted expenses such as quality improvement items in the numerator.

## **Index Rate**

We start with the individual rate developed as described in the Credibility Manual Rate Development. We then apply trend, incorporate an increase for EHBs that were not present in the manual rate data, and apply a population risk morbidity adjustment *[This section redacted for publication]*.

Some individual market plans include acupuncture, bariatric surgery, podiatry, and private duty nursing benefits that exceed EHBs. All plans include an adult vision exam benefit that is in excess of EHBs.

### **AV Metal Values**

All metal values were determined using the HHS calculator.

### **AV Pricing Values**

The AV Pricing Values are generated by applying the following allowed modifiers:

- 1) Network adjustment.
- 2) Cost-sharing impact to AV.
- 3) The addition of non-EHBs.
- 4) Administrative costs excluding exchange user fees.
- 5) Impact of catastrophic plan eligibility.
- 6) Utilization adjustments from plan design.

### **Membership Projections**

All membership projections were developed by our product development and sales department based on the total eligible market potential and knowledge of the availability of cost-sharing reductions and premium subsidies that will skew the membership towards the Silver metal level.

### **Warning Alerts**

Some warnings appear on worksheet 2 of the URRT due to the formula comparing one value that includes reinsurance effects with a value that does not.

### **Effective Rate Review Information**

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

**Actuarial Certification**

One additional actuarial certification document is being submitted at this time to account for a few plans that were not accommodated by the HHS AV calculator. Specifically, these are PCMH plans that have tiered copays for Specialist office visits.